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1998 Missouri Product Liability Insurance Report

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Missouri Department of Insurance
Statistics Section



1998 Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section
September 1999

OTHER PUBLICATIONS AVAILABLE

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- **Missouri Department of Insurance Annual Report**
- **Missouri Market Share Report**
- **Missouri Real Estate Malpractice (Closed Claim) Report**
- **Missouri Legal Malpractice (Closed Claim) Report**
- **Missouri Mortgage Guaranty Insurance Report**
- **Missouri Health Maintenance Organization Report**
- **Missouri Complaint Index Report**
- **Missouri Life, Accident & Health Supplement Report**
- **Missouri Property & Casualty Supplement Report**
- **Missouri Medical Malpractice (Closed Claim) Report**
- **Missouri Uninsured Automobile Report**

DATABASES AVAILABLE

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — in 1990, 1995 and 1996. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 1997 to 1998 the loss ratio increased significantly to 83.9 percent.

Claims closed with payment decreased 8 percent from 1997 to 1998. Average indemnity paid on claims reached an alltime high of \$91,198 in 1996, which decreased by 74 percent in 1997 to \$23,305. From 1997 to 1998 there was an increase of 26 percent for the average indemnity paid on claims. The average allocated loss expense for paid claims in 1998 dropped to \$2,511, compared to the 1997 figure of \$6,063.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past ten years, increasing from 136 in 1997 to 164 in 1998.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 15 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past overreserving.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1989 - 1998

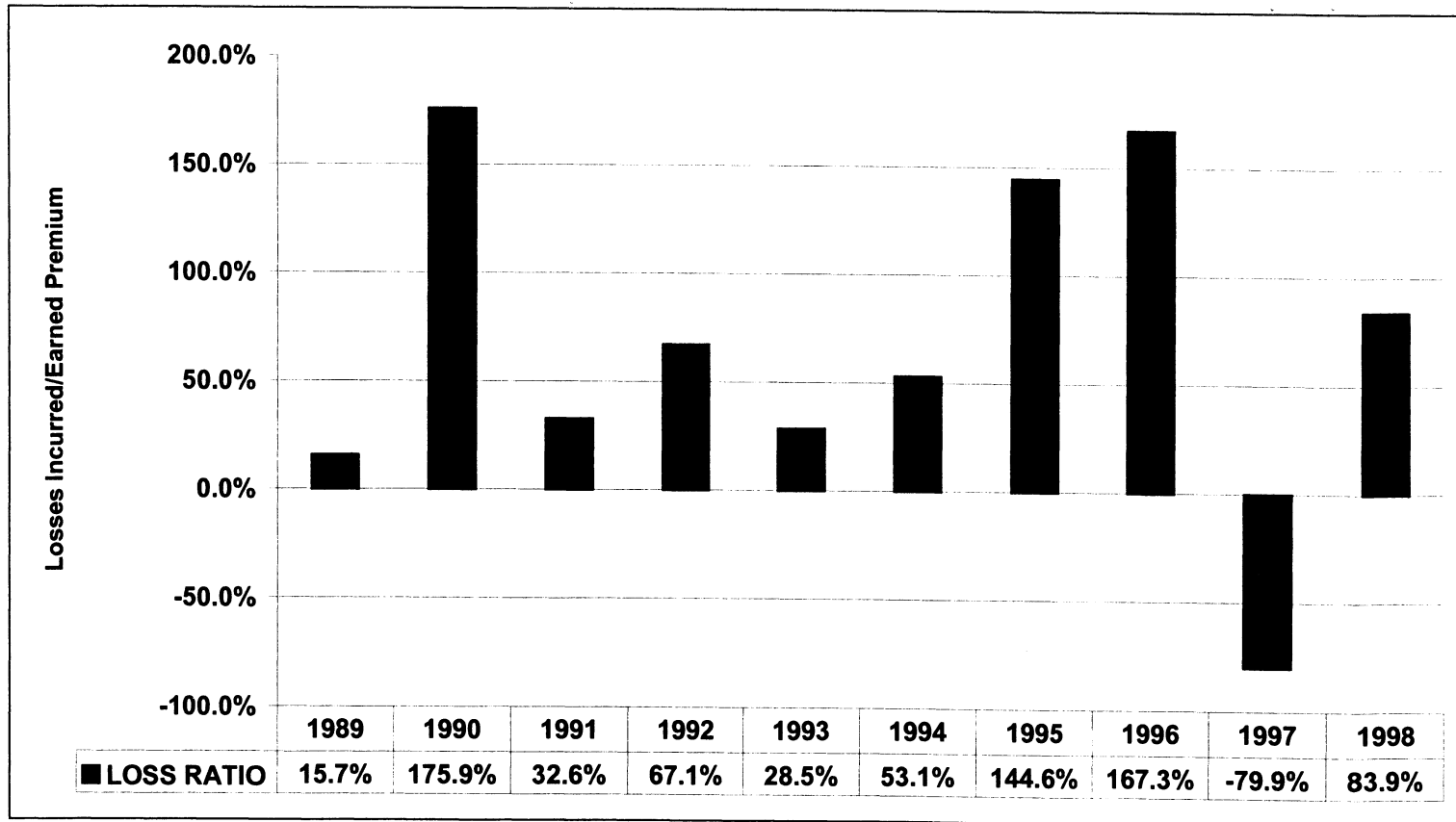
Number of Claims Closed 1989 - 1998

Average Indemnity Paid for All Paid Claims 1989 - 1998

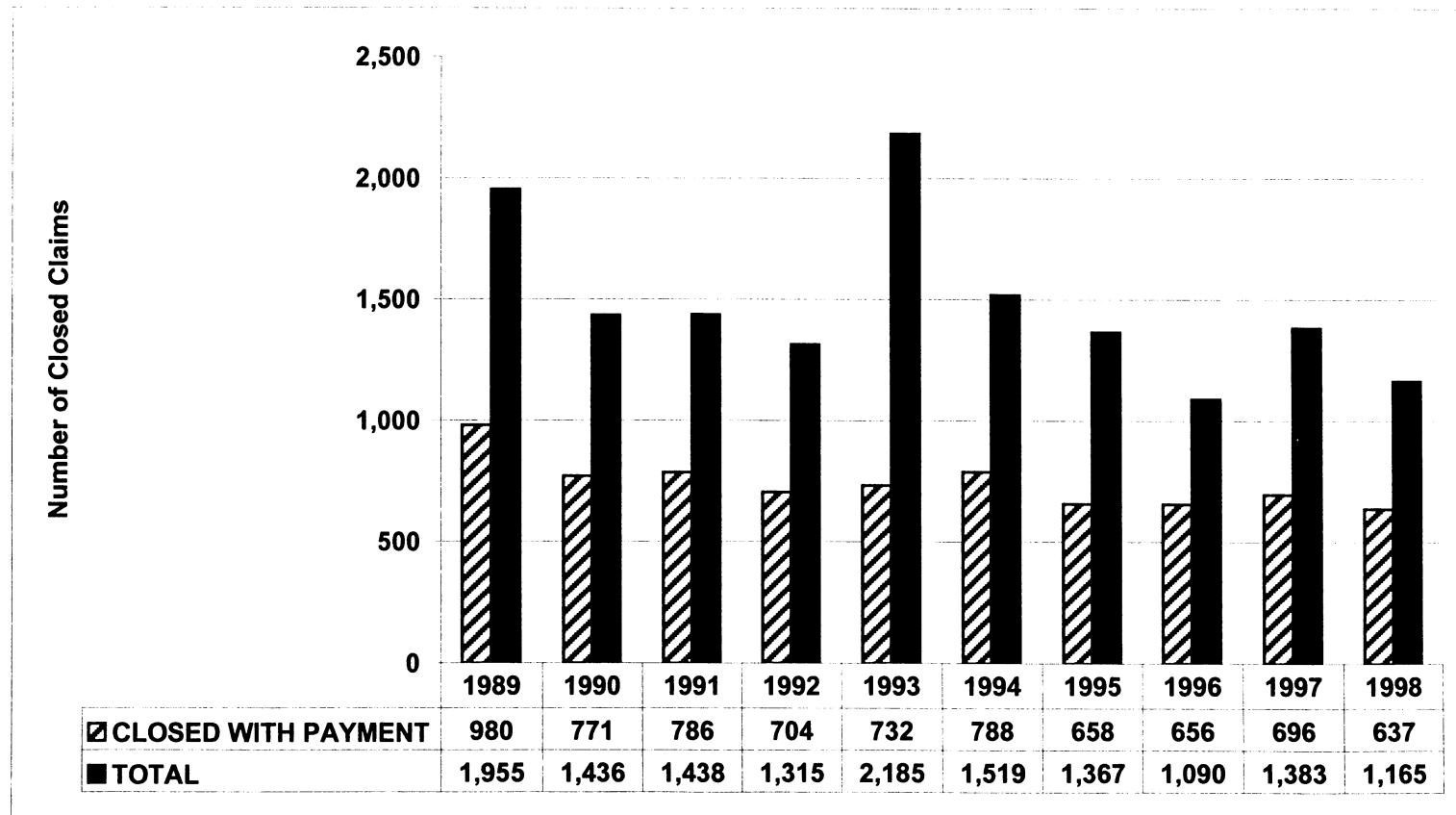
Average Loss Expense for All Paid Claims 1989 - 1998

Average Closure Time on Payment of Claims 1989 - 1998

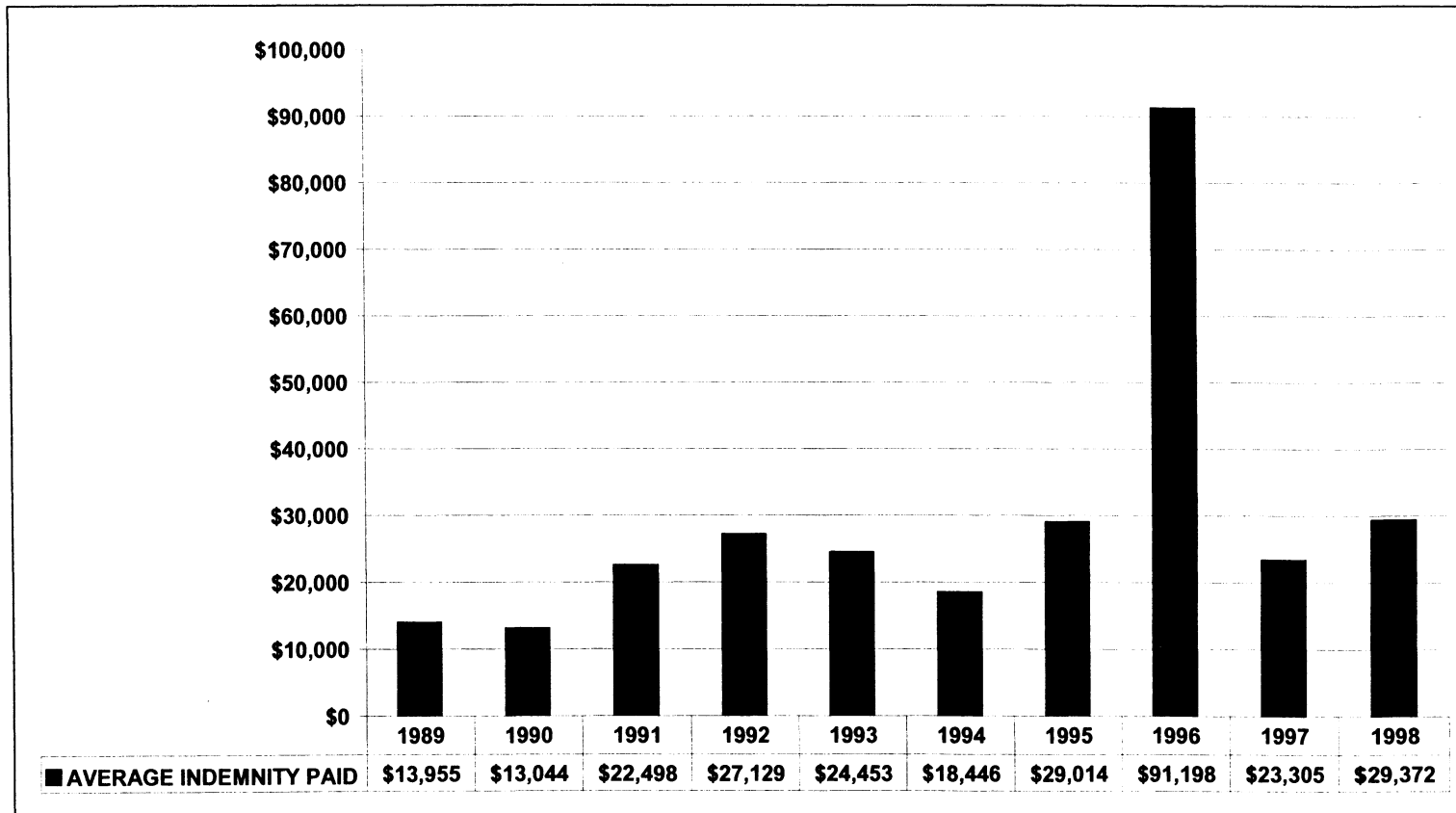
LOSS RATIOS 1989 - 1998



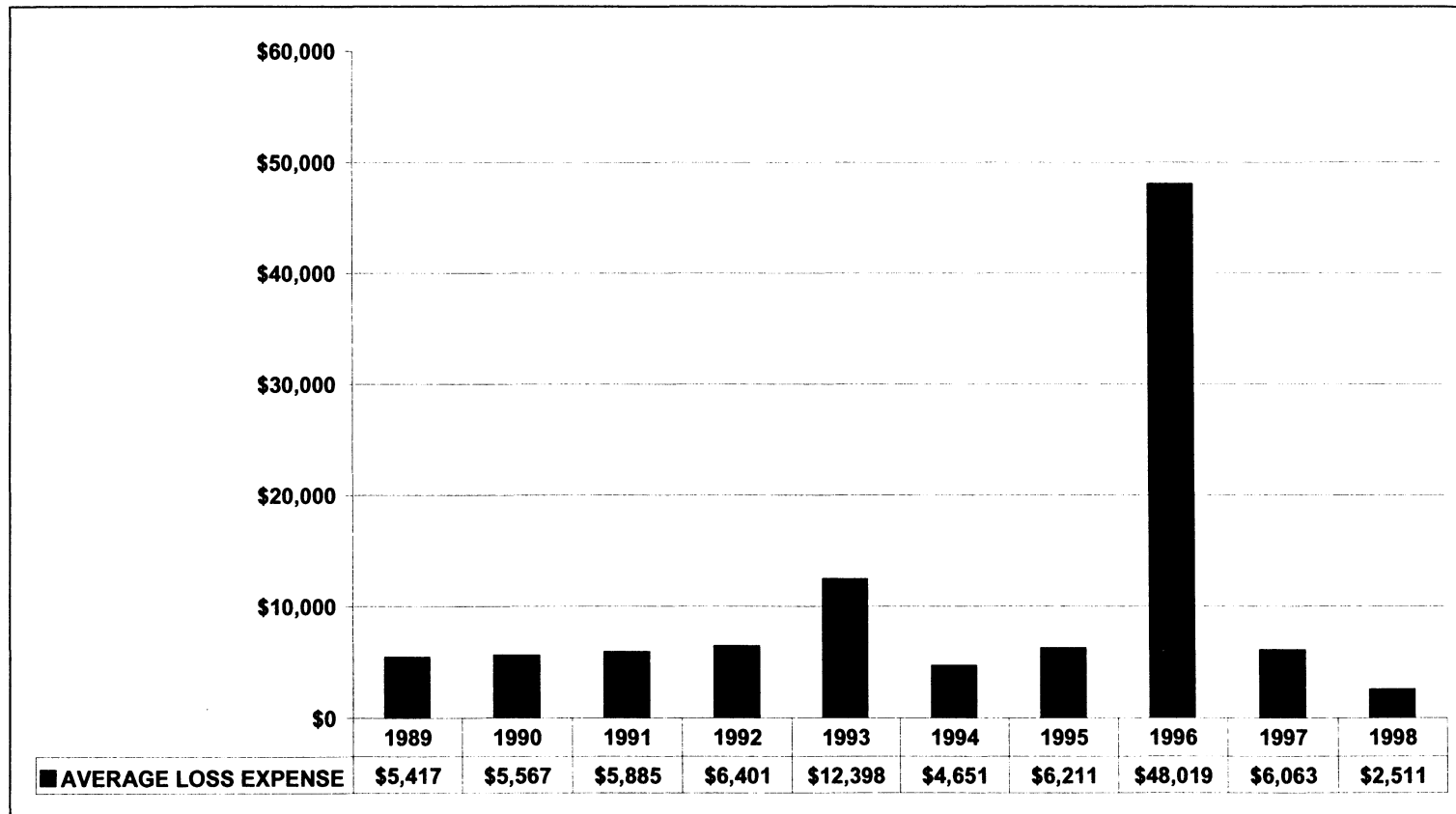
CLAIMS CLOSED 1989 - 1998



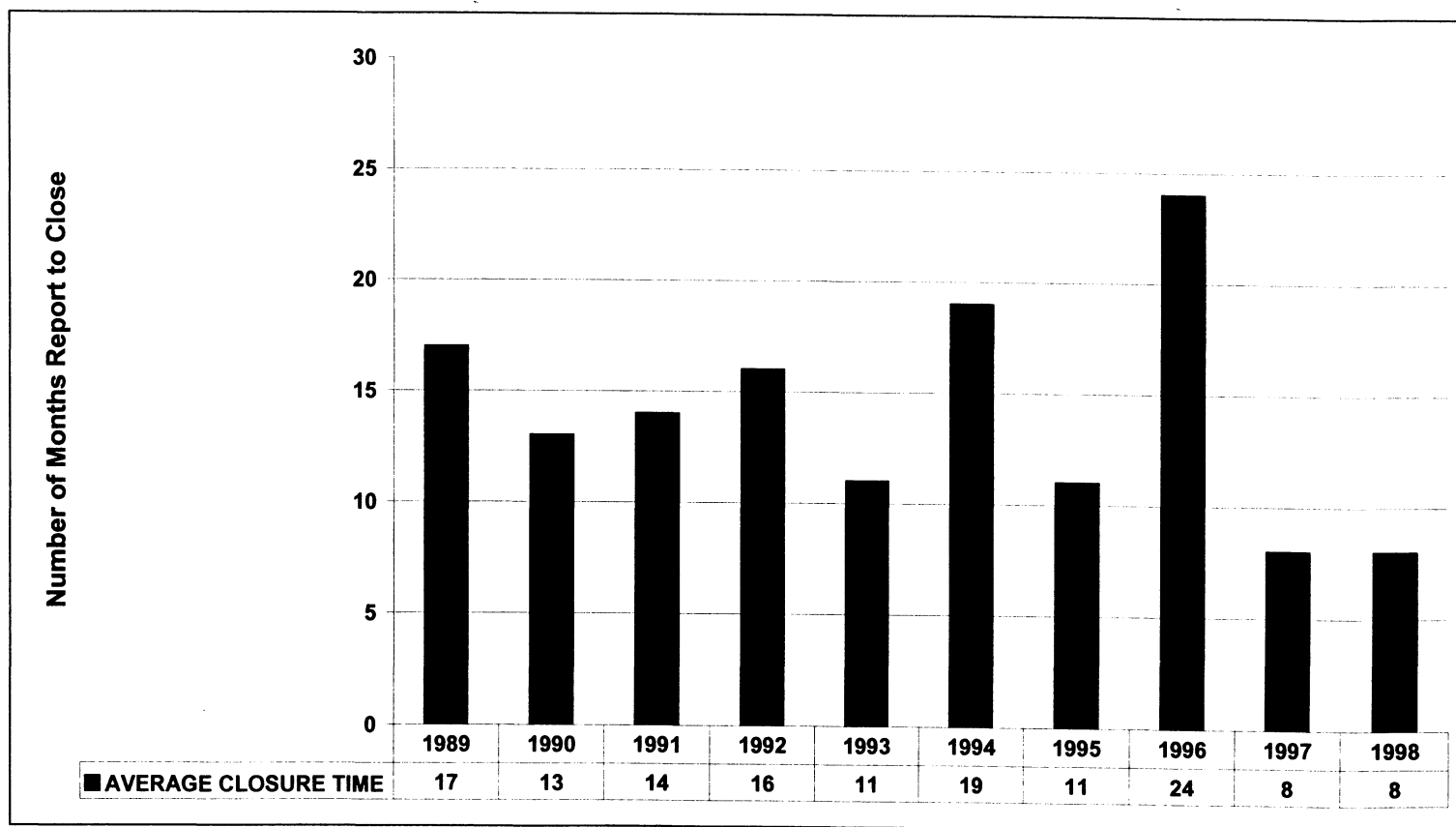
AVERAGE INDEMNITY PAID 1989 - 1998 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1989 - 1998 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1989 - 1998



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 1998 and a ten-year summary.

**PRODUCT LIABILITY
SUMMARY OF PAID INDEMNITY
FOR 1998**

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	45.32%	528	\$0	\$0	\$1,039	\$5,043	9
1 - 2,499	35.28%	411	\$716	\$294,356	\$231	\$2,035	5
2,500 - 4,999	5.15%	60	\$3,473	\$208,399	\$356	\$15,589	10
5,000 - 7,499	3.09%	36	\$5,850	\$210,598	\$561	\$9,963	12
7,500 - 9,999	1.97%	23	\$8,686	\$199,789	\$1,875	\$17,049	10
10,000 - 24,999	4.29%	50	\$15,694	\$784,690	\$3,934	\$19,833	11
25,000 - 49,999	2.23%	26	\$36,228	\$941,916	\$11,530	\$32,172	21
50,000 - 74,999	0.86%	10	\$63,955	\$639,549	\$6,171	\$54,030	17
75,000 - 99,999	0.26%	3	\$81,847	\$245,540	\$18,742	\$94,000	24
100,000 - 199,999	0.60%	7	\$137,542	\$962,796	\$28,106	\$55,000	22
200,000 - 299,999	0.17%	2	\$224,392	\$448,784	\$53,110	\$62,500	43
300,000 - 399,999	0.17%	2	\$339,180	\$678,360	\$102,116	\$475,000	40
400,000 - 499,999	0.09%	1	\$400,190	\$400,190	\$45,693	\$1,000,000	4
500,000 - 999,999	0.43%	5	\$739,000	\$3,695,000	\$50,559	\$449,000	21
1,000,000 OR GREATER	0.09%	1	\$9,000,000	\$9,000,000	\$0	\$2,500,000	29
TOTAL	100.00%	1,165	\$16,060	\$18,709,967	\$1,844	\$12,911	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PAID INDEMNITY
FOR YEARS 1989 – 1998**

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	50.12%	7,445	\$0	\$0	\$4,077	\$5,018	14
1 - 2,499	34.01%	5,052	\$673	\$3,400,929	\$500	\$2,150	10
2,500 - 4,999	4.51%	670	\$3,355	\$2,247,948	\$2,325	\$7,034	14
5,000 - 7,499	2.16%	321	\$5,803	\$1,862,830	\$5,491	\$11,410	19
7,500 - 9,999	1.15%	171	\$8,386	\$1,434,003	\$4,936	\$15,274	16
10,000 - 24,999	3.20%	475	\$15,318	\$7,275,954	\$17,744	\$25,658	24
25,000 - 49,999	1.52%	226	\$33,285	\$7,522,412	\$17,719	\$28,520	30
50,000 - 74,999	0.83%	123	\$59,530	\$7,322,237	\$22,045	\$45,764	30
75,000 - 99,999	0.48%	72	\$82,180	\$5,916,969	\$49,526	\$122,761	32
100,000 - 199,999	0.69%	103	\$133,651	\$13,766,050	\$99,109	\$83,079	30
200,000 - 299,999	0.32%	47	\$231,643	\$10,887,214	\$210,176	\$58,332	35
300,000 - 399,999	0.18%	27	\$342,626	\$9,250,901	\$63,500	\$140,302	35
400,000 - 499,999	0.16%	24	\$434,340	\$10,424,154	\$79,052	\$249,889	30
500,000 - 999,999	0.40%	60	\$683,441	\$41,006,467	\$102,572	\$199,458	35
1,000,000 OR GREATER	0.25%	37	\$2,283,226	\$84,479,354	\$476,453	\$1,383,179	33
TOTAL	100.00%	14,853	\$13,923	\$206,797,422	\$6,950	\$11,886	14

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 1998 and a ten-year summary.

PRODUCT LIABILITY
SEVERITY OF BODILY INJURY
FOR 1998

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO INJURY	681	1.15%	3	\$248	\$745	\$0	\$417	0
EMOTIONAL ONLY	29	3.82%	10	\$383	\$3,825	\$577	\$511	5
TEMPORARY	334	70.23%	184	\$2,873	\$528,601	\$1,324	\$3,279	8
PERMANENT	110	23.66%	62	\$64,366	\$3,990,671	\$13,509	\$63,197	16
DEATH	11	1.15%	3	\$3,101,174	\$9,303,521	\$27,445	\$1,150,000	32
TOTAL	1,165	100.00%	262	\$52,776	\$13,827,363	\$4,463	\$30,450	10

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 1989 - 1998

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO INJURY	6,337	4.89%	228	\$17,359	\$3,957,774	\$6,425	\$22,509	14
EMOTIONAL ONLY	413	3.15%	147	\$1,886	\$277,204	\$546	\$2,017	7
TEMPORARY	5,516	58.08%	2,709	\$5,674	\$15,370,718	\$2,511	\$4,910	10
PERMANENT	2,336	31.54%	1,471	\$77,809	\$114,457,571	\$27,039	\$51,062	34
DEATH	251	2.34%	109	\$266,631	\$29,062,831	\$38,341	\$102,910	33
TOTAL	14,853	100.00%	4,664	\$34,976	\$163,126,098	\$11,214	\$22,526	18

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 1998 and a ten-year summary.

PRODUCT LIABILITY
SEVERITY OF PROPERTY DAMAGE
FOR 1998

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO PROPERTY DAMAGE	542	0.53%	2	\$95	\$190	\$0	\$2,506	1
MINOR PROPERTY DAMAGE	273	50.92%	193	\$2,306	\$445,008	\$261	\$3,061	3
INTERMEDIATE PROPERTY DAMAGE	321	45.38%	172	\$12,608	\$2,168,560	\$1,273	\$12,972	10
MAJOR PROPERTY DAMAGE	29	3.17%	12	\$197,516	\$2,370,186	\$19,465	\$134,750	24
TOTAL	1,165	100.00%	379	\$13,150	\$4,983,944	\$1,327	\$11,725	7

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 1989 - 1998**

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO PROPERTY DAMAGE	10,317	2.17%	60	\$40,944	\$2,456,648	\$5,137	\$5,004	11
MINOR PROPERTY DAMAGE	2,440	55.88%	1,544	\$4,537	\$7,005,513	\$1,359	\$4,725	5
INTERMEDIATE PROPERTY DAMAGE	1,653	34.46%	952	\$20,134	\$19,167,313	\$11,019	\$20,912	8
MAJOR PROPERTY DAMAGE	443	7.49%	207	\$89,963	\$18,622,249	\$40,050	\$38,647	25
TOTAL	14,853	100.00%	2,763	\$17,102	\$47,251,723	\$7,668	\$12,850	8

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 1998 and a ten-year summary.

**PRODUCT LIABILITY
BUSINESS CLASSIFICATION
FOR 1998**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
SUBCONTRACTOR TO MANUFACTURER	4	0.63%	4	\$11,093	\$44,373	\$7,370	\$11,250	10
MANUFACTURER	397	37.68%	240	\$64,275	\$15,425,921	\$4,396	\$40,058	8
WHOLESALE	15	1.73%	11	\$11,348	\$124,830	\$8,354	\$10,637	11
RETAILER	421	39.09%	249	\$4,567	\$1,137,061	\$790	\$3,773	8
SERVICER-REPAIRER	102	7.85%	50	\$14,489	\$724,432	\$1,095	\$5,131	5
DISTRIBUTOR	226	13.03%	83	\$15,101	\$1,253,350	\$2,071	\$16,943	9
TOTAL	1,165	100.00%	637	\$29,372	\$18,709,967	\$2,511	\$19,432	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 1989 - 1998**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NOT SPECIFIED	119	0.94%	70	\$6,754	\$472,785	\$3,402	\$6,805	15
SUBCONTRACTOR TO MANUFACTURER	261	2.08%	154	\$15,743	\$2,424,425	\$5,844	\$9,134	16
MANUFACTURER	7,935	51.17%	3,791	\$43,616	\$165,346,591	\$14,653	\$28,260	17
WHOLESALE	325	2.31%	171	\$30,849	\$5,275,257	\$9,024	\$11,714	12
RETAILER	4,280	29.54%	2,188	\$7,309	\$15,992,629	\$2,767	\$4,619	7
SERVICER-REPAIRER	772	5.85%	433	\$17,870	\$7,737,524	\$14,580	\$27,189	8
DISTRIBUTOR	1,159	8.10%	600	\$15,907	\$9,544,211	\$3,801	\$10,441	26
TOTAL	14,853	100.00%	7,408	\$27,915	\$206,797,422	\$9,838	\$18,788	14

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 1998 and a ten-year summary.

PRODUCT LIABILITY
LOCATION OF OCCURRENCE
FOR 1998

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
HOME	515	39.56%	252	\$52,687	\$13,277,185	\$1,556	\$30,597	7
AUTO	39	3.77%	24	\$7,390	\$177,354	\$4,867	\$7,837	8
PLANT	73	4.87%	31	\$28,356	\$879,033	\$11,606	\$33,065	21
OFFICE	152	17.43%	111	\$5,228	\$580,275	\$1,293	\$2,618	4
MISCELLANEOUS	386	34.38%	219	\$17,334	\$3,796,120	\$2,683	\$14,447	10
TOTAL	1,165	100.00%	637	\$29,372	\$18,709,967	\$2,511	\$19,432	8

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 1989 - 1998

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NOT SPECIFIED	75	0.47%	35	\$17,064	\$597,246	\$138,342	\$9,801	8
HOME	5,404	38.40%	2,845	\$17,888	\$50,892,116	\$9,534	\$10,587	8
AUTO	578	4.01%	297	\$39,526	\$11,739,185	\$7,861	\$13,650	15
PLANT	2,485	12.15%	900	\$81,991	\$73,792,270	\$19,043	\$64,098	42
OFFICE	1,282	11.84%	877	\$10,843	\$9,509,091	\$4,558	\$10,795	6
MISCELLANEOUS	5,029	33.13%	2,454	\$24,559	\$60,267,514	\$7,108	\$15,283	14
TOTAL	14,853	100.00%	7,408	\$27,915	\$206,797,422	\$9,838	\$18,788	14

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 1998 and a ten-year summary.

PRODUCT LIABILITY PRODUCT TYPE FOR 1998

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
HEATING AND AIR CONDITIONING	193	10.99%	70	\$17,906	\$1,253,448	\$937	\$20,373	8
FARM MACHINERY	79	9.89%	63	\$6,629	\$417,621	\$0	\$7,583	13
RESTAURANTS - SERVE NO ALCOHOL	123	9.58%	61	\$1,771	\$108,037	\$126	\$1,285	4
GASOLINE STATIONS	45	5.97%	38	\$994	\$37,773	\$15	\$1,271	1
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	46	5.65%	36	\$19,373	\$697,431	\$10,055	\$45,817	11
BATTERIES	42	5.02%	32	\$699	\$22,377	\$16	\$1,423	3
FOOD PRODUCTS - DRY	41	4.55%	29	\$2,078	\$60,268	\$153	\$2,447	4
FOOD PRODUCTS - NOT DRY	35	3.92%	25	\$3,789	\$94,736	\$468	\$1,780	12
RESTAURANTS - SERVE ALCOHOL	44	2.20%	14	\$1,223	\$17,128	\$450	\$3,048	6
AUTO REPAIR SHOPS	23	2.04%	13	\$4,133	\$53,730	\$398	\$5,277	7
PREFABRICATED BUILDING MFG	11	1.73%	11	\$16,885	\$185,740	\$3,069	\$22,076	7
LIGHTS, LANTERNS, AND LAMPS	16	1.73%	11	\$6,089	\$66,979	\$935	\$8,379	5
MEAT, FISH, POULTRY, AND SEAFOOD	21	1.57%	10	\$1,899	\$18,986	\$14	\$2,904	4
GROCERY STORES AND MARKETS	24	1.57%	10	\$1,481	\$14,812	\$0	\$1,600	6
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	16	1.41%	9	\$68,180	\$613,619	\$14,252	\$10,612	15
FURNITURE AND FIXTURES	14	1.41%	9	\$5,457	\$49,113	\$2,090	\$2,111	12
PLUMBING	9	1.26%	8	\$4,557	\$36,454	\$303	\$3,563	6
FROZEN FOODS	15	1.26%	8	\$526	\$4,207	\$16	\$1,447	6
METAL GOODS	11	1.26%	8	\$78,307	\$626,455	\$26,381	\$23,439	11
PLASTIC, RUBBER GOODS - MFG	12	1.26%	8	\$269,871	\$2,158,964	\$10,882	\$390,708	15
VALVES, PUMPS, COMPRESSORS MFG	8	1.10%	7	\$23,062	\$161,434	\$5,860	\$9,289	17
APPLIANCES AND ACCESSORIES	10	1.10%	7	\$11,004	\$77,025	\$968	\$10,659	5
BAKERIES AND BAKERY GOODS	14	1.10%	7	\$819	\$5,732	\$0	\$4,594	6
STORES AND DISTR - NO FOOD OR DRINK	9	1.10%	7	\$1,410	\$9,868	\$228	\$2,802	5
WATER SOFTENING EQUIPMENT	10	0.94%	6	\$840	\$5,041	\$44	\$1,795	3
DELI, CATERERS, AND CAFETERIAS	9	0.94%	6	\$901	\$5,403	\$0	\$3,528	4
CHEMICAL MFG	11	0.94%	6	\$2,117	\$12,703	\$12	\$2,585	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	11	0.78%	5	\$3,561	\$17,805	\$0	\$8,142	8
ELECTRICAL EQUIPMENT	13	0.78%	5	\$3,814	\$19,069	\$253	\$105,682	5
WHEEL AND TIRE MFG	6	0.78%	5	\$820	\$4,101	\$0	\$1,622	1
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	5	0.78%	5	\$4,759	\$23,797	\$5,599	\$5,200	5
ELECTRIC CABLES, CONDUIT, AND WIRING	6	0.63%	4	\$797	\$3,189	\$0	\$522	8
MEDICAL EQUIPMENT AND INSTRUMENTS	4	0.63%	4	\$113,113	\$452,453	\$31,734	\$38,750	18
CARPENTRY AND FLOOR COVERINGS	8	0.63%	4	\$2,351	\$9,404	\$0	\$1,003	3
EXERCISE, SPORTING GOODS AND EQUIP	7	0.63%	4	\$7,790	\$31,160	\$1,435	\$38,750	20
DISCOUNT STORES	7	0.63%	4	\$401	\$1,604	\$0	\$650	3
MANUFACTURERS - NOC	6	0.47%	3	\$42,531	\$127,594	\$7,110	\$48,333	11
CONTRACTORS - NOC	10	0.47%	3	\$56,324	\$168,973	\$15,610	\$27,500	27
WAX, PAINT, OR VARNISH	6	0.47%	3	\$5,435	\$16,306	\$69	\$5,657	2
DAIRY PRODUCTS	5	0.47%	3	\$433	\$1,300	\$0	\$2,167	5
CONCESSIONAIRES	9	0.47%	3	\$454	\$1,362	\$6	\$0	5
COSMETICS	4	0.47%	3	\$12,300	\$36,900	\$662	\$26,200	9
ASBESTOS GOODS MFG	24	0.47%	3	\$997	\$2,992	\$58	\$500	30
BOAT OR SHIP BUILDING	4	0.31%	2	\$95,000	\$190,000	\$37,847	\$21,250	24
FURS, FABRICS AND OTHER CLOTHING	3	0.31%	2	\$1,349	\$2,698	\$176	\$4,000	3
ALARMS AND DETECTION DEVICES	2	0.31%	2	\$947	\$1,894	\$0	\$0	4
GAS, STEAM, WATER, AND SEWER MAINS	4	0.31%	2	\$8,662	\$17,324	\$0	\$11,000	4
FRUIT OR VEGETABLES	3	0.31%	2	\$843	\$1,685	\$1,975	\$2,580	15
ANIMAL FEED	6	0.31%	2	\$1,048	\$2,095	\$0	\$2,500	4
DOOR AND WINDOWS MFG	5	0.31%	2	\$31,250	\$62,500	\$6,016	\$37,500	39
PAPER PRODUCTS	4	0.31%	2	\$155	\$309	\$0	\$105	1
DRUG AND PHARMACEUTICALS	3	0.31%	2	\$550	\$1,100	\$0	\$10,500	8
SOAP AND DETERGENTS	5	0.31%	2	\$80	\$160	\$117	\$138	1
SIGN MFG AND INSTALLATION	2	0.31%	2	\$20,732	\$41,464	\$6,968	\$50,000	30
BOTTLE AND JAR MFG	3	0.31%	2	\$1,916	\$3,831	\$374	\$3,881	2

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 1998**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PRINTING	2	0.31%	2	\$1,326	\$2,651	\$0	\$1,380	1
RENTAL STORES	3	0.31%	2	\$3,235	\$6,470	\$45	\$5,500	3
OFFICE MACHINES, COMPUTERS - OTHER	2	0.16%	1	\$67,668	\$67,668	\$3,645	\$67,500	24
SHOES, BOOTS, OR SLIPPERS	2	0.16%	1	\$500	\$500	\$50	\$1,500	0
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	2	0.16%	1	\$700	\$700	\$0	\$3,500	3
GLASS DEALERS AND GLAZIERS	2	0.16%	1	\$225	\$225	\$0	\$1,500	4
REFRIGERATION	2	0.16%	1	\$1,500	\$1,500	\$4,498	\$1,500	48
METAL ERECTION	6	0.16%	1	\$613	\$613	\$0	\$2,750	2
ROOFING	3	0.16%	1	\$595,000	\$595,000	\$30,678	\$85,000	18
CANDY OR CONFECTIONARY PRODUCTS	2	0.16%	1	\$500	\$500	\$0	\$500	3
ALCOHOL, LIQUOR - MFG, DISTR, STORES	3	0.16%	1	\$350	\$350	\$0	\$350	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	5	0.16%	1	\$750	\$750	\$0	\$1,000	61
WATER BOTTLING	3	0.16%	1	\$106	\$106	\$0	\$4,000	1
TENTS AND CANOPIES	1	0.16%	1	\$48	\$48	\$0	\$48	0
TEXTILE MFG	1	0.16%	1	\$1,655	\$1,655	\$0	\$2,000	0
LUMBER AND WOOD MFG	4	0.16%	1	\$17,000	\$17,000	\$256	\$7,511	5
LADDERS, HOISTS, AND SCAFFOLDS	1	0.16%	1	\$800,000	\$800,000	\$122,033	\$10,000	11
HARDWARE, HOME IMPROVEMENT STORES	2	0.16%	1	\$5,500	\$5,500	\$10,733	\$10,000	9
BOXES AND COMPOSITION GOODS	2	0.16%	1	\$5,000	\$5,000	\$0	\$7,500	32
FERTILIZERS	2	0.16%	1	\$13,007	\$13,007	\$0	\$10,000	2
EXPLOSIVES OR FIREWORKS MFG	1	0.16%	1	\$36,000	\$36,000	\$69,739	\$10,000	20
METAL EXTRACTION AND PROCESSING	3	0.16%	1	\$9,000,000	\$9,000,000	\$0	\$2,500,000	29
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.16%	1	\$150	\$150	\$0	\$9	1
VENDING MACHINES MFG	1	0.16%	1	\$814	\$814	\$0	\$1,000	3
COMMUNICATION, RECORDING SYSTEMS	1	0.16%	1	\$210	\$210	\$0	\$500	1
CLOCK MFG	1	0.16%	1	\$836	\$836	\$0	\$3,500	2
BRUSH OR BROOM MFG	2	0.16%	1	\$250	\$250	\$0	\$1,500	0
PIPE MFG	1	0.16%	1	\$1,642	\$1,642	\$0	\$0	2
LEATHER GOODS	1	0.16%	1	\$250	\$250	\$0	\$2,000	3
SAND OR GRAVEL DIGGING, QUARRIES	1	0.16%	1	\$91,500	\$91,500	\$12,743	\$51,000	31
FLORISTS	1	0.16%	1	\$919	\$919	\$140	\$0	4
BOATS - USE	6	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	2	0.00%	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONCRETE AND ASPHALT CONSTRUCTION	3	0.00%	0	\$0	\$0	\$0	\$0	0
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	3	0.00%	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOOL MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
OPTICAL AND HEARING GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS	1	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLAY PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLUBS	3	0.00%	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	1,165	100.00%	637	\$29,372	\$18,709,967	\$2,511	\$19,432	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1989 - 1998**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	1,257	6.82%	505	\$76,667	\$38,716,839	\$14,738	\$88,356	54
FOOD PRODUCTS - DRY	697	5.24%	388	\$3,642	\$1,413,083	\$100	\$2,883	4
FURNITURE AND FIXTURES	477	3.97%	294	\$25,498	\$7,496,497	\$13,731	\$11,474	14
RESTAURANTS - SERVE ALCOHOL	656	3.90%	289	\$1,820	\$525,984	\$205	\$3,257	9
RESTAURANTS - SERVE NO ALCOHOL	534	3.71%	275	\$3,893	\$1,070,489	\$320	\$3,118	4
FOOD PRODUCTS - NOT DRY	784	3.42%	253	\$7,846	\$1,984,939	\$154	\$3,191	6
MEAT, FISH, POULTRY, AND SEAFOOD	494	3.39%	251	\$2,070	\$519,625	\$196	\$2,059	4
GASOLINE STATIONS	311	3.32%	246	\$2,784	\$684,801	\$46	\$1,716	2
DRUG AND PHARMACEUTICALS	603	3.20%	237	\$7,413	\$1,756,907	\$4,047	\$6,703	21
OIL, FUEL, GAS - CO AND DISTRIBUTORS	297	3.17%	235	\$44,723	\$10,509,992	\$5,518	\$10,190	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	510	3.12%	231	\$16,553	\$3,823,748	\$45,641	\$9,697	9
HEATING AND AIR CONDITIONING	434	2.89%	214	\$46,241	\$9,895,645	\$23,412	\$24,980	11
CHEMICAL MFG	678	2.55%	189	\$18,147	\$3,429,849	\$8,282	\$10,018	15
DELI, CATERERS, AND CAFETERIAS	432	2.46%	182	\$5,177	\$942,288	\$1,057	\$2,238	4
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	331	2.17%	161	\$67,868	\$10,926,797	\$17,073	\$46,279	26
BATTERIES	153	1.67%	124	\$2,369	\$293,813	\$326	\$6,032	4
FARM MACHINERY	234	1.62%	120	\$39,724	\$4,766,892	\$6,818	\$14,905	16
APPLIANCES AND ACCESSORIES	170	1.59%	118	\$18,179	\$2,145,082	\$7,295	\$13,136	13
FRUIT OR VEGETABLES	242	1.55%	115	\$1,593	\$183,204	\$372	\$1,275	5
CANDY OR CONFECTIONARY PRODUCTS	197	1.54%	114	\$1,428	\$162,822	\$95	\$1,982	5
ELECTRICAL EQUIPMENT	211	1.53%	113	\$35,234	\$3,981,413	\$9,076	\$25,297	20
AUTO REPAIR SHOPS	137	1.27%	94	\$3,936	\$369,964	\$2,168	\$5,486	7
SHOES, BOOTS, OR SLIPPERS	157	1.23%	91	\$13,482	\$1,226,895	\$5,366	\$5,662	11
FROZEN FOODS	194	1.15%	85	\$1,414	\$120,208	\$214	\$1,954	4
GROCERY STORES AND MARKETS	239	1.15%	85	\$839	\$71,352	\$287	\$1,757	5
MEDICAL EQUIPMENT AND INSTRUMENTS	106	1.09%	81	\$46,156	\$3,738,597	\$16,105	\$10,987	18
PLUMBING	135	1.08%	80	\$6,109	\$488,724	\$1,394	\$10,961	6
CONCRETE AND ASPHALT CONSTRUCTION	170	1.01%	75	\$23,754	\$1,781,522	\$12,686	\$12,210	22
PLASTIC, RUBBER GOODS - MFG	133	1.01%	75	\$108,377	\$8,128,270	\$31,455	\$127,845	11
ROOFING	123	1.00%	74	\$57,720	\$4,271,257	\$17,383	\$23,106	21
BEVERAGE BOTTLER - NON-ALCOHOLIC	136	0.97%	72	\$918	\$66,105	\$438	\$2,744	10
WHEEL AND TIRE MFG	94	0.94%	70	\$25,874	\$1,811,181	\$3,564	\$11,233	12
TOOL MFG	129	0.90%	67	\$41,004	\$2,747,269	\$13,463	\$10,767	15
CARPENTRY AND FLOOR COVERINGS	118	0.88%	65	\$3,502	\$227,604	\$897	\$5,523	8
BAKERIES AND BAKERY GOODS	130	0.88%	65	\$5,737	\$372,878	\$703	\$3,175	8
FURS, FABRICS AND OTHER CLOTHING	101	0.85%	63	\$44,843	\$2,825,140	\$8,963	\$21,609	18
ANIMAL FEED	99	0.82%	61	\$9,882	\$602,803	\$3,484	\$4,377	9
MANUFACTURERS - NOC	89	0.80%	59	\$72,274	\$4,264,187	\$15,880	\$27,511	28
METAL GOODS	101	0.80%	59	\$57,126	\$3,370,444	\$10,468	\$54,212	19
WAX, PAINT, OR VARNISH	136	0.76%	56	\$14,737	\$825,292	\$9,514	\$7,323	16
DAIRY PRODUCTS	112	0.70%	52	\$911	\$47,385	\$112	\$1,550	3
VALVES, PUMPS, COMPRESSORS MFG	70	0.65%	48	\$44,096	\$2,116,622	\$12,187	\$26,941	20
CONCESSIONAIRES	99	0.65%	48	\$1,355	\$65,044	\$72	\$1,485	4
ALCOHOL, LIQUOR - MFG, DISTR, STORES	79	0.59%	44	\$892	\$39,248	\$188	\$1,935	7
LIGHTS, LANTERNS, AND LAMPS	78	0.57%	42	\$9,868	\$414,458	\$1,891	\$4,745	7
CONTRACTORS - NOC	90	0.51%	38	\$29,804	\$1,132,557	\$28,006	\$253,673	20
EXERCISE, SPORTING GOODS AND EQUIP	57	0.46%	34	\$39,164	\$1,331,584	\$9,877	\$15,851	21
LUMBER AND WOOD MFG	58	0.43%	32	\$68,916	\$2,205,316	\$157,749	\$15,830	24
DOOR AND WINDOWS MFG	68	0.43%	32	\$49,068	\$1,570,179	\$224,264	\$16,024	22
ALARMS AND DETECTION DEVICES	52	0.42%	31	\$90,861	\$2,816,690	\$26,307	\$26,698	15
BOTTLE AND JAR MFG	53	0.42%	31	\$8,460	\$262,274	\$3,865	\$9,207	10
RECREATIONAL VEHICLE MFG	51	0.40%	30	\$64,424	\$1,932,713	\$23,287	\$48,719	25
STORES AND DISTR - NO FOOD OR DRINK	67	0.39%	29	\$16,030	\$464,884	\$3,992	\$6,200	11
ELEVATOR, ESCALATOR, MOVING SIDEWALK	82	0.38%	28	\$70,823	\$1,983,056	\$16,357	\$8,454	34
REFRIGERATION	42	0.38%	28	\$45,865	\$1,284,221	\$7,247	\$12,184	21
CANS, DRUMS, AND METAL CONTAINERS	35	0.38%	28	\$1,867	\$52,271	\$250	\$7,854	28
WATER SOFTENING EQUIPMENT	39	0.36%	27	\$2,005	\$54,127	\$609	\$4,843	5
COSMETICS	40	0.35%	26	\$5,795	\$150,666	\$5,134	\$6,644	10
ELECTRIC CABLES, CONDUIT, AND WIRING	47	0.34%	25	\$16,384	\$409,598	\$689	\$7,820	9
UNKNOWN BUSINESS CLASSIFICATION	52	0.32%	24	\$7,568	\$181,624	\$9,703	\$6,857	15
GAS, STEAM, WATER, AND SEWER MAINS	39	0.31%	23	\$141,083	\$3,244,917	\$6,714	\$6,728	18
GLASS DEALERS AND GLAZIERS	34	0.30%	22	\$10,326	\$227,163	\$2,049	\$4,057	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1989 - 1998**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WIRE GOODS	39	0.30%	22	\$104,137	\$2,291,005	\$16,932	\$67,437	26
LADDERS, HOISTS, AND SCAFFOLDS	33	0.28%	21	\$167,858	\$3,525,020	\$35,246	\$34,308	17
TOYS AND GAMES	33	0.28%	21	\$7,979	\$167,550	\$1,845	\$8,302	25
HARDWARE, HOME IMPROVEMENT STORES	45	0.27%	20	\$6,658	\$133,157	\$3,312	\$24,204	17
BOATS - USE	36	0.24%	18	\$18,070	\$325,261	\$1,251	\$6,528	8
LAUNDRY SERVICES	32	0.23%	17	\$2,609	\$44,358	\$132	\$3,522	5
ADHESIVE AND ABRASIVE GOODS	28	0.23%	17	\$14,117	\$239,990	\$2,880	\$15,513	14
INSULATION - OTHER THAN ASBESTOS	26	0.22%	16	\$170,014	\$2,720,219	\$44,512	\$15,078	9
CONTRACTOR EQUIPMENT	34	0.22%	16	\$67,520	\$1,080,321	\$12,340	\$27,819	21
PREFABRICATED BUILDING MFG	23	0.22%	16	\$17,203	\$275,255	\$9,142	\$35,015	20
DISCOUNT STORES	23	0.22%	16	\$813	\$13,005	\$707	\$2,143	5
METAL ERECTION	32	0.19%	14	\$86,268	\$1,207,747	\$33,737	\$79,471	16
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	26	0.19%	14	\$41,564	\$581,894	\$12,769	\$16,786	17
BOAT OR SHIP BUILDING	17	0.18%	13	\$37,420	\$486,460	\$20,223	\$25,992	18
FERTILIZERS	21	0.18%	13	\$7,771	\$101,024	\$1,156	\$10,169	9
CARPET AND FURNITURE CLEANING	16	0.16%	12	\$3,203	\$38,436	\$5,441	\$14,650	8
OPTICAL AND HEARING GOODS	19	0.16%	12	\$1,278	\$15,333	\$1,123	\$2,829	12
SWIMMING POOLS	18	0.16%	12	\$51,745	\$620,945	\$15,052	\$20,108	35
TEXTILE MFG	15	0.15%	11	\$5,693	\$62,624	\$875	\$3,344	4
PIPE MFG	25	0.15%	11	\$8,265	\$90,919	\$4,667	\$2,991	18
BUILDING MATERIALS	58	0.13%	10	\$60,779	\$607,790	\$10,855	\$12,170	21
ANIMAL DEALERS	17	0.13%	10	\$51,492	\$514,918	\$22,057	\$5,175	22
GARDENING EQUIPMENT AND LANDSCAPING	21	0.12%	9	\$10,863	\$97,771	\$9,042	\$19,100	18
DRILLING	10	0.12%	9	\$22,848	\$205,632	\$8,025	\$21,011	20
PAPER PRODUCTS	17	0.12%	9	\$4,408	\$39,669	\$1,134	\$4,496	6
HAZARDOUS MATERIAL CONTRACTORS	8	0.11%	8	\$100,000	\$800,000	\$12,536	\$92,500	13
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	20	0.11%	8	\$8,373	\$66,983	\$14,669	\$29,563	27
MASONRY, PLASTERING, MARBLE, OR TILE	17	0.11%	8	\$31,243	\$249,943	\$8,684	\$13,507	10
WATER BOTTLING	14	0.11%	8	\$4,632	\$37,055	\$3,832	\$2,688	8
EXPLOSIVES OR FIREWORKS MFG	8	0.11%	8	\$6,501	\$52,007	\$9,651	\$2,813	12
METAL EXTRACTION AND PROCESSING	15	0.11%	8	\$1,145,247	\$9,161,973	\$19,652	\$323,844	13
TANK BUILDING	15	0.11%	8	\$185,117	\$1,480,939	\$59,822	\$31,488	27
VENDING MACHINES MFG	25	0.11%	8	\$9,025	\$72,197	\$409	\$2,375	3
PRINTING	10	0.11%	8	\$138,420	\$1,107,357	\$0	\$34,407	2
PRODUCTS - COMPLETED OPERATIONS - NOC	11	0.09%	7	\$17,860	\$125,017	\$21,407	\$16,522	9
OFFICE MACHINES, COMPUTERS - OTHER	9	0.09%	7	\$79,233	\$554,634	\$4,591	\$17,429	18
WATER AND FIRE PROOFING	9	0.09%	7	\$17,049	\$119,342	\$1,484	\$4,214	21
SOAP AND DETERGENTS	21	0.09%	7	\$329	\$2,305	\$33	\$681	1
BICYCLES	13	0.09%	7	\$2,177	\$15,239	\$1,623	\$2,643	20
MOBILE HOME MFG	15	0.09%	7	\$46,564	\$325,950	\$30,155	\$15,014	45
SIGN MFG AND INSTALLATION	13	0.09%	7	\$123,094	\$861,656	\$11,156	\$31,202	26
FIREARMS, AMMUNITION - MFG AND REPAIR	8	0.08%	6	\$4,286	\$25,717	\$4,946	\$14,583	21
BOXES AND COMPOSITION GOODS	11	0.08%	6	\$2,855	\$17,128	\$9,039	\$2,592	18
ENGINE OR TURBINE MFG	10	0.08%	6	\$326,158	\$1,956,947	\$37,635	\$6,792	31
COMMUNICATION, RECORDING SYSTEMS	11	0.08%	6	\$48,069	\$288,415	\$0	\$35,185	5
RENTAL STORES	8	0.08%	6	\$2,412	\$14,470	\$171	\$4,500	4
ANIMAL BOARDING	10	0.07%	5	\$3,168	\$15,840	\$1,748	\$5,650	7
AMUSEMENT DEVICES	7	0.07%	5	\$8,040	\$40,202	\$1,058	\$12,900	10
TOBACCO PRODUCTS	7	0.07%	5	\$1,237	\$6,183	\$26	\$2,520	2
WALL AND CEILING INSTALLATION	6	0.07%	5	\$9,426	\$47,129	\$7,803	\$2,680	7
TV OR RADIO	8	0.07%	5	\$909	\$4,543	\$0	\$1,297	5
CUTLERY, RAZORS, AND FLATWARE	9	0.07%	5	\$1,348	\$6,738	\$4	\$1,350	5
MATCH AND CHARCOAL MFG	16	0.07%	5	\$20,360	\$101,800	\$9,471	\$19,520	19
HOBBY, WALLPAPERS, ART STORES	10	0.07%	5	\$4,424	\$22,118	\$92	\$6,225	6
THEATERS	12	0.07%	5	\$614	\$3,072	\$0	\$1,010	5
TENTS AND CANOPIES	5	0.05%	4	\$370,112	\$1,480,446	\$1,053	\$775	27
INK AND DYES	7	0.05%	4	\$42,838	\$171,352	\$28,869	\$9,875	14
AEROSOL CONTAINERS	10	0.05%	4	\$3,894	\$15,575	\$1,934	\$7,125	21
BOLTS, NUTS, NAILS, TACKS, SCREWS	10	0.05%	4	\$225,787	\$903,146	\$9,250	\$2,275	12
AIRCRAFT OR AIRCRAFT PARTS MFG	13	0.05%	4	\$186,258	\$745,031	\$77,551	\$127,500	34
PUTTY PRODUCTS	6	0.05%	4	\$131,959	\$527,837	\$75	\$1,430	8
GRAIN ELEVATOR OPERATIONS	7	0.05%	4	\$170,383	\$681,533	\$43,165	\$88,750	57

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1989 - 1998**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO RENTAL OR LEASING	12	0.05%	4	\$8,061	\$32,242	\$1,175	\$7,500	3
RAILROAD AND TRAIN MFG	3	0.04%	3	\$18,555	\$55,666	\$9,393	\$16,667	17
BOILER, STEAM PIPES	5	0.04%	3	\$11,811	\$35,433	\$2,435	\$20,000	11
FENCES	7	0.04%	3	\$128,125	\$384,375	\$4,209	\$3,500	40
BUILDING STRUCTURES	22	0.04%	3	\$225,000	\$675,000	\$81,524	\$54,000	95
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	7	0.04%	3	\$18,076	\$54,229	\$18,953	\$11,500	11
LEATHER GOODS	4	0.04%	3	\$400	\$1,200	\$273	\$667	5
CLAY PRODUCTS	5	0.04%	3	\$414	\$1,241	\$0	\$1,033	1
SAND OR GRAVEL DIGGING, QUARRIES	5	0.04%	3	\$39,615	\$118,844	\$4,379	\$38,667	41
FIRE EXTINGUISHERS	4	0.03%	2	\$425	\$850	\$37	\$125,000	1
SEPTIC TANKS	2	0.03%	2	\$10,578	\$21,155	\$9,281	\$38,750	40
ICE DEALERS AND DISTRIBUTORS	4	0.03%	2	\$19,250	\$38,500	\$0	\$22,500	8
CROP SPRAYING AND PESTICIDES	4	0.03%	2	\$2,268	\$4,535	\$587	\$2,125	8
NET, ROPE, AND FIBER MFG	8	0.03%	2	\$128,287	\$256,573	\$262,709	\$450,000	44
INSTRUMENT MFG	5	0.03%	2	\$48,572	\$97,143	\$4,598	\$90,000	9
CLOCK MFG	3	0.03%	2	\$668	\$1,336	\$493	\$4,250	13
PENCIL, PEN, CRAYON OR CHALK MFG	7	0.03%	2	\$35	\$69	\$0	\$70	0
BRUSH OR BROOM MFG	3	0.03%	2	\$425	\$850	\$0	\$1,250	7
MOTION PICTURES	4	0.03%	2	\$4,851	\$9,701	\$0	\$5,129	3
PIPELINES	7	0.03%	2	\$303,875	\$607,750	\$22,586	\$1,200	9
SEED MERCHANT	6	0.03%	2	\$3,000	\$6,000	\$871	\$3,000	3
CLUBS	15	0.03%	2	\$3,077	\$6,154	\$27	\$1,900	1
JANITORIAL SERVICES	5	0.03%	2	\$1,160	\$2,319	\$0	\$1,650	15
UMBRELLAS, CANES, BEACH CHAIRS	1	0.01%	1	\$1,800	\$1,800	\$4,589	\$6,000	13
FURNITURE OR WOODWORK STRIPPING	2	0.01%	1	\$510	\$510	\$0	\$1,900	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	5	0.01%	1	\$2,500	\$2,500	\$0	\$2,000	5
JUNK AND SCRAP DEALERS	3	0.01%	1	\$59,234	\$59,234	\$3,165	\$18,000	14
BLOOD BANKS	3	0.01%	1	\$5,000	\$5,000	\$100,795	\$15,000	45
COFFINS, CASKETS, AND MAUSELEUMS	1	0.01%	1	\$7,500	\$7,500	\$1,640	\$1,000	22
HONEY, MOLASSES, AND SYRUPS	1	0.01%	1	\$2,750	\$2,750	\$4,000	\$10,000	45
VAULTS AND LOCKS	1	0.01%	1	\$100,000	\$100,000	\$0	\$500	18
BEARING MFG	3	0.01%	1	\$9,961	\$9,961	\$0	\$9,000	2
JEWELRY AND WATCHES	3	0.01%	1	\$89	\$89	\$0	\$500	1
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
BARBER SUPPLIES AND HAIR PIECES	4	0.01%	1	\$400	\$400	\$0	\$1,100	17
IRRIGATION EQUIPMENT	2	0.01%	1	\$34,950	\$34,950	\$0	\$32,650	26
FIBERGLASS MFG	1	0.01%	1	\$15,819	\$15,819	\$0	\$2,000	1
OIL REFINERIES	1	0.01%	1	\$500	\$500	\$0	\$500	1
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
BOAT STORAGE OR MARINAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	2	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
GRANDSTANDS OR BLEACHERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING AND DREDGING	3	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00%	0	\$0	\$0	\$0	\$0	0
HONE, OILSTONE, OR WHETSTONE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	5	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00%	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	14,853	100.00%	7,408	\$27,915	\$206,797,422	\$9,838	\$18,788	14

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 1998 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 1998

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	87.50%	462	\$0	\$0	\$158	\$3,435	7
JUDGEMENT FOR DEFENDANT	1.14%	6	\$0	\$0	\$7,137	\$12,500	28
ARBITRATION	0.57%	3	\$0	\$0	\$3,362	\$29,617	22
ALL OTHER INCLUDING DISMISSALS	10.80%	57	\$0	\$0	\$7,413	\$15,998	21
TOTAL	100.00%	528	\$0	\$0	\$1,039	\$5,043	9
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	88.23%	562	\$8,494	\$4,773,487	\$526	\$9,830	6
JUDGEMENT FOR PLAINTIFF	0.31%	2	\$401,867	\$803,733	\$61,017	\$5,500	13
ARBITRATION	0.31%	2	\$61,891	\$123,782	\$3,166	\$48,750	20
ALL OTHER INCLUDING DISMISSALS	11.15%	71	\$183,225	\$13,008,965	\$16,557	\$95,006	23
TOTAL	100.00%	637	\$29,372	\$18,709,967	\$2,511	\$19,432	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 1989 - 1998**

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	71.58%	5,329	\$0	\$0	\$389	\$3,809	7
DIRECTED VERDICT FOR DEFENDANT	0.51%	38	\$0	\$0	\$29,338	\$25,281	41
JUDGEMENT FOR DEFENDANT	1.02%	76	\$0	\$0	\$138,696	\$20,050	42
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.12%	9	\$0	\$0	\$32,807	\$9,833	73
ARBITRATION	0.09%	7	\$0	\$0	\$2,178	\$13,157	17
ALL OTHER INCLUDING DISMISSALS	25.22%	1,878	\$0	\$0	\$8,313	\$7,372	32
NOT SPECIFIED	1.45%	108	\$0	\$0	\$6,503	\$5,091	13
TOTAL	100.00%	7,445	\$0	\$0	\$4,077	\$5,018	14
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	74.30%	5,504	\$8,613	\$47,407,652	\$2,822	\$5,808	7
DIRECTED VERDICT FOR PLAINTIFF	0.24%	18	\$44,188	\$795,379	\$82,060	\$10,738	33
JUDGEMENT FOR PLAINTIFF	0.40%	30	\$118,140	\$3,544,210	\$89,952	\$34,358	30
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$15,000	\$15,000	\$68,934	\$0	39
ARBITRATION	0.18%	13	\$92,461	\$1,201,988	\$24,595	\$57,913	20
ALL OTHER INCLUDING DISMISSALS	23.64%	1,751	\$85,411	\$149,555,396	\$29,667	\$59,089	35
NOT SPECIFIED	1.23%	91	\$47,009	\$4,277,797	\$9,164	\$19,416	13
TOTAL	100.00%	7,408	\$27,915	\$206,797,422	\$9,838	\$18,788	14

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 1998

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	658	60.75%	387	\$3,528	\$1,365,314	\$167	\$5,959	2
7-12	261	15.70%	100	\$25,478	\$2,547,754	\$2,852	\$14,953	9
13-18	123	12.87%	82	\$15,636	\$1,282,186	\$2,171	\$18,987	14
19-24	40	3.30%	21	\$29,771	\$625,195	\$10,115	\$12,202	21
25-30	29	2.83%	18	\$561,710	\$10,110,780	\$8,278	\$264,195	28
31-36	22	2.20%	14	\$52,968	\$741,557	\$20,114	\$44,736	32
37-42	9	0.94%	6	\$249,893	\$1,499,360	\$43,726	\$182,500	39
43-48	10	0.63%	4	\$53,828	\$215,310	\$24,140	\$25,000	46
49-54	4	0.47%	3	\$93,920	\$281,761	\$18,625	\$28,500	54
55-60	2	0.16%	1	\$40,000	\$40,000	\$13,935	\$100,000	58
61-66	1	0.16%	1	\$750	\$750	\$0	\$1,000	61
67-72	1	0.00%	0	\$0	\$0	\$0	\$0	0
73-78	1	0.00%	0	\$0	\$0	\$0	\$0	0
79-84	2	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	1	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	0	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	0	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	1	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	0	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	1,165	100.00%	637	\$29,372	\$18,709,967	\$2,511	\$19,432	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 1989 - 1998**

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	8,627	57.84%	4,285	\$5,291	\$22,671,876	\$350	\$5,091	2
7-12	1,895	11.41%	845	\$24,470	\$20,677,427	\$3,729	\$17,520	9
13-18	893	6.47%	479	\$30,798	\$14,752,246	\$11,052	\$22,617	15
19-24	628	4.95%	367	\$50,723	\$18,615,510	\$35,848	\$48,656	21
25-30	557	4.21%	312	\$97,409	\$30,391,503	\$26,610	\$33,115	27
31-36	338	2.94%	218	\$61,473	\$13,401,109	\$46,269	\$25,437	34
37-42	282	2.27%	168	\$62,418	\$10,486,247	\$19,724	\$29,591	40
43-48	317	1.57%	116	\$95,417	\$11,068,385	\$30,540	\$19,286	45
49-54	263	1.32%	98	\$401,540	\$39,350,902	\$115,784	\$418,937	51
55-60	122	1.00%	74	\$71,580	\$5,296,929	\$26,686	\$21,097	58
61-66	194	0.90%	67	\$98,347	\$6,589,232	\$66,911	\$50,382	63
67-72	261	2.17%	161	\$27,694	\$4,458,673	\$5,832	\$8,814	71
73-78	189	0.73%	54	\$62,293	\$3,363,805	\$14,438	\$16,507	75
79-84	56	0.38%	28	\$44,420	\$1,243,755	\$22,789	\$19,677	82
85-90	38	0.34%	25	\$25,549	\$638,716	\$90,065	\$15,628	87
91-96	73	0.55%	41	\$24,996	\$1,024,818	\$6,618	\$8,123	94
97-102	43	0.32%	24	\$15,056	\$361,355	\$11,897	\$20,938	100
103-108	25	0.23%	17	\$100,427	\$1,707,258	\$15,646	\$13,598	105
Greater than 108	52	0.39%	29	\$24,058	\$697,676	\$44,663	\$16,345	128
TOTAL	14,853	100.00%	7,408	\$27,915	\$206,797,422	\$9,838	\$18,788	14

**PRODUCT LIABILITY COMPANIES
PREMIUM GROWTH & MARKET SHARE**
(Derived from the Page 15 Supplement)

The tables in this section were generated by using the Missouri Page 15 Supplement data filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 1997 and 1998.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 1998 and a ten-year summary.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	1998 Written Premium	1997 - 1998 % of Change in Premium	1997 Written Premium	1996 - 1997 % of Change in Premium	1996 Written Premium	1995-1996 % of Change in Premium
NEW HAMPSHIRE INSURANCE COMPANY	\$97	9600.00	\$1	-100.00	\$329,666	23.18
NEW YORK FRONTIER INSURANCE COMPANY	\$10,040	1432.82	\$655	-53.05	\$1,395	-61.65
OHIO CASUALTY INSURANCE COMPANY	\$17,521	1061.10	\$1,509	-16.49	\$1,807	357.47
GLOBE INDEMNITY COMPANY	\$12,836	893.50	\$1,292	-95.65	\$29,728	93.52
HARTFORD CASUALTY INS CO	\$93,120	778.82	\$10,596	-60.11	\$26,565	-18.59
GENERAL ACCIDENT INS CO OF AMERICA	\$72,212	735.59	\$8,642	-78.64	\$40,454	-26.55
GERLING AMERICA INSURANCE COMPANY	\$474,181	545.69	\$73,438	-7.26	\$79,184	-39.28
FIRST SPECIALTY INSURANCE CORPORATION	\$20,250	523.08	\$3,250	0.00	\$3,250	-79.37
RELiance INSURANCE COMPANY	\$447,146	442.69	\$82,395	35.47	\$60,822	-99.01
PENNSYLVANIA GENERAL INSURANCE CO	\$72,342	353.92	\$15,937	11.66	\$14,273	10.93
NATIONWIDE PROPERTY & CASUALTY INS CO	\$968	311.91	\$235	-65.19	\$675	-86.80
FIRST NATIONAL INS CO OF AMERICA	\$131	309.38	\$32	-87.50	\$256	-1124.00
AMERICAN FIRE & CASUALTY COMPANY	\$48,369	243.85	\$14,067	47.14	\$9,560	189.26
ROYAL INSURANCE COMPANY OF AMERICA	\$1,027,312	216.90	\$324,172	-64.89	\$923,262	155.95
RLI INSURANCE COMPANY	\$85,556	180.74	\$30,475	122.56	\$13,693	-79.43
STATE AUTOMOBILE MUTUAL INS CO	\$55,887	148.32	\$22,506	-4.64	\$23,600	-2.41
NATIONAL AMERICAN INSURANCE COMPANY	\$14,154	128.07	\$6,206	41.50	\$4,386	1758.47
ST PAUL GUARDIAN INSURANCE COMPANY	\$69,872	126.50	\$30,848	2.83	\$30,000	N/A
AETNA CASUALTY & SURETY CO OF IL	\$469	110.31	\$223	-93.77	\$3,580	178.82
AMERICAN AUTOMOBILE INSURANCE CO	\$168,919	103.59	\$82,972	-41.72	\$142,367	55.82
WAUSAU UNDERWRITERS INS CO	\$78,680	103.20	\$38,720	-83.39	\$233,095	-35.16
RELiance NATIONAL INDEMNITY COMPANY	\$466,512	98.91	\$234,538	-12.34	\$267,544	-45.31
GENERAL INSURANCE CO OF AMERICA	\$15,605	98.56	\$7,859	-19.22	\$9,729	31.17
LUMBERMENS MUTUAL CASUALTY CO	\$355,367	93.63	\$183,528	-47.43	\$349,091	43.95
AMERICAN ZURICH INSURANCE COMPANY	\$265,040	90.15	\$139,383	-71.66	\$491,888	116.57
AMERICAN MOTORISTS INSURANCE CO	\$120,853	81.58	\$66,555	-50.22	\$133,702	-44.07
WEST AMERICAN INSURANCE COMPANY	\$46,990	77.58	\$26,462	156.69	\$10,309	77.07
CONTINENTAL INSURANCE COMPANY THE*	\$9,114	77.07	\$5,147	131.01	\$2,228	-99.25
AMERICAN ECONOMY INSURANCE COMPANY	\$14,006	71.83	\$8,151	61.85	\$5,036	-63.11
SECURA INSURANCE A MUTUAL COMPANY	\$208,574	71.59	\$121,552	-66.57	\$363,624	-14.82
GENERAL CASUALTY CO OF WISCONSIN	\$31,953	68.70	\$18,941	-36.49	\$29,825	37.30
RECENT INSURANCE COMPANY	\$22,424	67.33	\$13,401	-33.68	\$20,207	-14.53
NATIONAL FIRE INS CO OF HARTFORD	\$1,620	62.16	\$999	-62.00	\$2,629	-16.35
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$186,472	53.75	\$121,279	-34.58	\$185,386	91.54
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,507	53.31	\$983	-74.33	\$3,829	2.27
ALLSTATE INSURANCE COMPANY	\$88,043	52.89	\$57,584	21.19	\$47,517	160.45
ST PAUL PROPERTY & CASUALTY INS CO	\$418,618	51.52	\$276,280	50.70	\$183,332	393.40
CONTINENTAL CASUALTY COMPANY**	\$394,155	48.67	\$265,117	34.94	\$196,465	124.02
VALLEY FORGE INSURANCE COMPANY	\$51,766	41.52	\$36,579	-58.02	\$87,138	30.72
BROTHERHOOD MUTUAL INSURANCE CO	\$306	33.62	\$229	-5.37	\$242	-47.05
NORTHBROOK PROPERTY & CASUALTY INS CO	\$7,888	32.33	\$5,961	-59.97	\$14,893	-48.92
CINCINNATI INS CO THE	\$466,135	31.82	\$353,623	11.21	\$317,974	21.34
UNITED SECURITY INSURANCE COMPANY	\$86,521	19.49	\$72,411	57.08	\$46,098	-39.19
NATIONAL SURETY CORPORATION	\$516,719	18.63	\$435,561	-20.00	\$544,440	-1.38
MUTUAL SERVICE CASUALTY INSURANCE CO	\$42,262	17.85	\$35,860	40.69	\$25,489	-61.75
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$7,496	16.49	\$6,435	-41.02	\$10,911	9729.73
AMCO INSURANCE COMPANY	\$109,771	13.87	\$96,399	11.66	\$86,333	66.25
TRANSPORTATION INSURANCE COMPANY	\$357,369	13.51	\$314,834	26.30	\$249,281	133.28
TWIN CITY FIRE INS CO	\$367,674	12.16	\$327,805	-43.08	\$575,933	2.33
AMERICAN STATES INSURANCE COMPANY*	\$244,800	8.88	\$224,844	0.92	\$222,800	-26.39
EMPLOYERS MUTUAL CASUALTY COMPANY	\$160,523	7.58	\$149,216	-12.59	\$170,712	4.98
LIBERTY INSURANCE CORPORATION	\$492,417	6.37	\$462,911	-21.22	\$587,606	7.90
UNIVERSAL UNDERWRITERS INS CO	\$510,529	5.36	\$484,554	6.97	\$452,993	8.98
NORTH RIVER INSURANCE COMPANY THE*	\$44,474	5.10	\$42,317	50.66	\$28,088	-45.77
TRANSCONTINENTAL INSURANCE COMPANY	\$322,915	3.49	\$312,024	-11.20	\$351,378	-34.96
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$2,239	2.19	\$2,191	-83.68	\$13,425	128.12
OLD REPUBLIC INSURANCE COMPANY	\$228,309	0.97	\$226,106	-56.15	\$515,596	20.91
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,986,774	-0.49	\$1,996,460	1.73	\$1,962,545	36.15
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$643,250	-0.81	\$648,500	1701.39	\$36,000	-41.46

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	1998 Written Premium	1997 - 1998 % of Change in Premium	1997 Written Premium	1996 - 1997 % of Change in Premium	1996 Written Premium	1995-1996 % of Change in Premium
RANGER INSURANCE COMPANY	\$524,827	-1.03	\$530,286	7.72	\$492,271	9.41
GREAT NORTHERN INSURANCE COMPANY	\$392,887	-1.35	\$398,247	3.44	\$384,997	38.58
MILLERS MUTUAL INSURANCE ASSOCIATION	\$134,607	-2.33	\$137,821	-13.13	\$158,647	-18.46
UNITED STATES FIDELITY & GUARANTY CO	\$123,068	-2.37	\$126,052	170.68	\$46,569	292.19
JOHN DEERE INSURANCE COMPANY	\$175,303	-2.88	\$180,505	-18.84	\$222,401	-23.45
STATE AUTO PROPERTY & CASUALTY INS CO	\$364,361	-3.22	\$376,484	15.46	\$326,080	23.86
AMERISURE INSURANCE COMPANY	\$8,587	-3.29	\$8,879	470.63	\$1,556	-35.89
LITITZ MUTUAL INSURANCE COMPANY	\$1,693	-3.53	\$1,755	148.94	\$705	-58.28
NONPROFITS INS ASSN AN INTERINS EXCH	\$756	-3.94	\$787	161.46	\$301	-47.01
UNITED FIRE AND CASUALTY COMPANY	\$834,726	-5.37	\$882,078	-11.35	\$995,002	13.50
TOKIO MARINE AND FIRE INS CO LTD (US BR)	\$80,563	-6.34	\$86,019	1.98	\$84,346	-41.28
GRINNELL MUTUAL REINSURANCE COMPANY	\$204,658	-6.44	\$218,752	22.09	\$179,167	22.51
HAWKEYE SECURITY INSURANCE COMPANY	\$82,025	-6.98	\$88,181	-22.13	\$113,244	23.93
SAFECO INSURANCE CO OF AMERICA	\$12,860	-8.25	\$14,016	-65.07	\$40,130	26.57
SENTRY INSURANCE A MUTUAL COMPANY	\$247,596	-8.73	\$271,269	-2.59	\$278,472	-1.13
SHELTER MUTUAL INSURANCE CO	\$192,775	-8.93	\$211,671	13.09	\$187,171	10.55
FEDERATED MUTUAL INSURANCE COMPANY	\$1,459,630	-10.39	\$1,628,863	-0.36	\$1,634,714	0.81
ST PAUL FIRE & MARINE INSURANCE CO	\$1,403,994	-10.99	\$1,577,406	-5.19	\$1,663,772	-20.21
COLUMBIA MUTUAL INSURANCE CO	\$58,505	-11.30	\$65,961	7.74	\$61,222	30.25
PENN AMERICA INS CO	\$28,413	-11.95	\$32,269	25.79	\$25,654	-11.33
INDEMNITY INS CO OF NORTH AMERICA	\$381,474	-13.15	\$439,228	102.33	\$217,085	95.05
MID CONTINENT CASUALTY COMPANY	\$12,246	-13.98	\$14,237	3432.75	\$403	539.68
FIREMANS FUND INS CO OF WISCONSIN	\$85,708	-14.06	\$99,733	-82.99	\$586,297	33.23
MICHIGAN MUTUAL INSURANCE COMPANY	\$26,854	-15.31	\$31,707	40.30	\$22,599	7.05
CAPITOL INDEMNITY CORPORATION	\$34,567	-16.40	\$41,348	71.40	\$24,124	-19.14
HARTFORD FIRE INSURANCE COMPANY	\$203,504	-21.50	\$259,249	-12.79	\$297,268	116.04
MINNESOTA FIRE AND CASUALTY COMPANY	\$35,448	-21.72	\$45,285	86.57	\$24,273	-58.95
INDIANA LUMBERMENS MUTUAL INS CO	\$272,207	-21.74	\$347,824	-6.29	\$371,171	-13.48
OAK RIVER INSURANCE COMPANY	\$2,690	-24.12	\$3,545	2311.56	\$147	N/A
AMERICAN FAMILY MUTUAL INS CO	\$30,425	-24.65	\$40,380	-11.58	\$45,667	40.52
AMERICAN MANUFACTURERS MUTUAL INS CO	\$82,720	-25.35	\$110,805	-54.89	\$245,618	829.63
FARMERS ALLIANCE MUTUAL INS CO	\$25,936	-26.02	\$35,060	43.91	\$24,363	-15.94
ZURICH INSURANCE COMPANY	\$466,501	-26.14	\$631,621	-16.89	\$759,955	-30.83
NATIONAL INDEMNITY COMPANY	\$1,537	-28.51	\$2,150	-56.51	\$4,944	733.73
COMMERCE AND INDUSTRY INSURANCE CO	\$47,655	-29.18	\$67,290	-56.09	\$153,256	430.81
SECURITY NATIONAL INSURANCE COMPANY	\$10,499	-29.71	\$14,936	-13.07	\$17,181	7.44
UNDERWRITERS INSURANCE COMPANY	\$100,138	-32.11	\$147,500	0.00	\$147,500	N/A
WAUSAU BUSINESS INSURANCE COMPANY	\$128,076	-33.25	\$191,860	148.35	\$77,255	-23.12
ST PAUL MERCURY INSURANCE COMPANY	\$413,943	-34.80	\$634,929	40.11	\$453,166	-48.11
NN INSURANCE COMPANY	\$2,301	-35.56	\$3,571	-68.65	\$11,390	-29.72
CITIZENS SECURITY MUTUAL INS CO	\$33,117	-35.72	\$51,521	185.80	\$18,027	N/A
GRAIN DEALERS MUTUAL INSURANCE CO	\$44,720	-36.57	\$70,503	-8.13	\$76,738	9.07
FEDERAL INSURANCE COMPANY	\$876,493	-40.32	\$1,468,733	-11.91	\$1,667,219	9.18
TRAVELERS INDEMNITY COMPANY	\$450,827	-40.60	\$759,019	63.88	\$463,156	-48.54
POTOMAC INSURANCE CO OF ILLINOIS	\$886	-41.29	\$1,509	101.47	\$749	-46.31
FIDELITY & GUARANTY INS UNDERWRITERS	\$2,282	-45.64	\$4,198	7.89	\$3,891	-37.46
NORTHWESTERN NATIONAL CASUALTY CO	\$12,745	-46.89	\$23,997	-38.03	\$38,725	110.89
COMMERCIAL UNION INSURANCE COMPANY	\$9,254	-47.41	\$17,597	20.44	\$14,611	-62.04
FIREMANS FUND INSURANCE COMPANY	\$82,737	-50.15	\$165,975	136.45	\$70,195	-17.45
AMERICAN CASUALTY CO OF READING PA	\$9,281	-51.41	\$19,102	-36.56	\$30,110	33.91
FARMERS INSURANCE EXCHANGE	\$35,511	-54.36	\$77,810	15.17	\$67,559	0.65
UNITED PACIFIC INSURANCE COMPANY	\$2,356	-54.46	\$5,173	-88.17	\$43,740	N/A
AMERICAN AND FOREIGN INSURANCE CO	\$2,564	-55.16	\$5,718	-98.64	\$421,364	242.37
UNITED STATES FIRE INSURANCE CO*	\$134,033	-55.33	\$300,070	26.91	\$236,441	-59.57
TIG INSURANCE COMPANY	\$790,457	-55.61	\$1,780,787	124.16	\$794,437	-35.40
ATHENA ASSURANCE COMPANY	\$18,829	-56.64	\$43,420	-19.21	\$53,745	29.27
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,460	-60.32	\$8,720	1388.05	\$586	N/A
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$419,541	-64.91	\$1,195,639	5.94	\$1,128,576	-50.00

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	1998 Written Premium	1997 - 1998 % of Change in Premium	1997 Written Premium	1996 - 1997 % of Change in Premium	1996 Written Premium	1995-1996 % of Change in Premium
NORTHLAND INSURANCE COMPANY	\$387	-67.15	\$1,178	17.10	\$1,006	-63.96
TRAVELERS INDEMNITY CO OF ILLINOIS	\$965,032	-69.88	\$3,204,304	22.60	\$2,613,635	-1.41
NORTH AMERICAN SPECIALTY INS CO	\$724	-74.47	\$2,836	16.47	\$2,435	-53.40
WESTCHESTER FIRE INSURANCE COMPANY*	\$231,114	-76.72	\$992,690	-40.42	\$1,666,217	3.79
FARMERS AND MERCHANTS INSURANCE CO	\$10,550	-76.96	\$45,781	-6.11	\$48,758	9.12
AMERICAN INSURANCE COMPANY THE	\$45,105	-79.21	\$216,925	19.36	\$181,740	60.25
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$7,623	-81.08	\$40,287	79.48	\$22,447	-50.93
TRUCK INSURANCE EXCHANGE	\$9,275	-82.09	\$51,790	173.59	\$18,930	-31.05
LIBERTY MUTUAL INSURANCE COMPANY	\$101,043	-82.42	\$574,755	25.21	\$459,018	-51.16
ROYAL INDEMNITY COMPANY	\$9,699	-86.37	\$71,170	11.45	\$63,860	-70.79
TRI STATE INSURANCE COMPANY	\$1,937	-86.52	\$14,371	-12.95	\$16,509	34.68
NORTHBROOK NATIONAL INS CO	\$1,034	-87.44	\$8,233	-80.38	\$41,954	-6.28
CIGNA INSURANCE COMPANY	\$44,773	-95.41	\$974,617	812.02	\$106,864	72.71
TRAVELERS INDEMNITY CO OF AMERICA	\$10,253	-96.17	\$267,831	-11.18	\$301,544	-22.38
MID CENTURY INSURANCE COMPANY	\$1,044	-98.15	\$56,350	4720.36	\$1,169	36.57
TOTAL	\$27,628,793	-14.59	\$32,348,903	-0.51	\$32,513,980	-21.41

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1998**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,986,774	7.19	\$1,957,300	\$278,787	\$269,782	13.78
FEDERATED MUTUAL INSURANCE COMPANY	\$1,459,630	5.28	\$1,568,594	\$572,702	\$1,001,269	63.83
ST PAUL FIRE & MARINE INSURANCE CO	\$1,403,994	5.08	\$1,398,757	\$217,124	-\$288,131	-20.60
ALLIANZ INSURANCE COMPANY	\$1,037,976	3.76	\$975,149	\$0	\$675,531	69.27
ROYAL INSURANCE COMPANY OF AMERICA	\$1,027,312	3.72	\$691,595	\$281,242	\$574,974	83.14
TRAVELERS INDEMNITY CO OF ILLINOIS	\$965,032	3.49	\$1,925,755	\$2,051,782	\$2,399,195	124.58
FEDERAL INSURANCE COMPANY	\$876,493	3.17	\$1,074,699	\$1,235,716	\$6,056,062	563.51
UNITED FIRE AND CASUALTY COMPANY	\$834,726	3.02	\$833,286	\$120,660	\$1,445,184	173.43
TIG INSURANCE COMPANY	\$790,457	2.86	\$961,502	\$1,322,089	\$3,066,326	318.91
MEDMARC CASUALTY INSURANCE COMPANY	\$760,114	2.75	\$189,508	\$0	\$12,130	6.40
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$643,250	2.33	\$636,906	\$0	-\$75,155	-11.80
RANGER INSURANCE COMPANY	\$524,827	1.90	\$507,361	\$21,483	\$499,733	98.50
NATIONAL SURETY CORPORATION	\$516,719	1.87	\$505,883	\$0	-\$3,296,804	-651.69
UNIVERSAL UNDERWRITERS INS CO	\$510,529	1.85	\$510,529	\$188,131	\$112,392	22.01
LIBERTY INSURANCE CORPORATION	\$492,417	1.78	\$505,770	-\$169,548	-\$219,922	-43.48
GERLING AMERICA INSURANCE COMPANY	\$474,181	1.72	\$334,454	\$141,167	\$205,165	61.34
RELIAANCE NATIONAL INDEMNITY COMPANY	\$466,512	1.69	\$393,317	\$2,150	\$12,858	3.27
ZURICH INSURANCE COMPANY	\$466,501	1.69	\$563,643	\$82,423	\$812,503	144.15
CINCINNATI INS CO THE	\$466,135	1.69	\$450,587	\$8,290	-\$48,093	-10.67
TRAVELERS INDEMNITY COMPANY	\$450,827	1.63	\$3,069,684	\$479,777	-\$336,534	-10.96
RELIANCE INSURANCE COMPANY	\$447,146	1.62	\$361,788	\$25,357	-\$2,868,494	-792.87
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$419,541	1.52	\$600,579	\$1,070,429	\$242,375	40.36
ST PAUL PROPERTY & CASUALTY INS CO	\$418,618	1.52	\$359,431	\$2,824	\$121,731	33.87
ST PAUL MERCURY INSURANCE COMPANY	\$413,943	1.50	\$466,745	\$12,964	\$142,471	30.52
CONTINENTAL CASUALTY COMPANY	\$394,155	1.43	\$288,224	\$39,730	\$139,926	48.55
GREAT NORTHERN INSURANCE COMPANY	\$392,887	1.42	\$383,060	\$589,117	\$1,157,364	302.14
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$381,474	1.38	\$407,489	\$0	\$372,931	91.52
TWIN CITY FIRE INS CO	\$367,674	1.33	\$347,968	\$465,369	\$908,610	261.12
STATE AUTO PROPERTY & CASUALTY INS CO	\$364,361	1.32	\$370,472	\$23,845	\$37,040	10.00
TRANSPORTATION INSURANCE COMPANY	\$357,369	1.29	\$342,562	\$1,092,521	\$1,504,392	439.16
LUMBERMENS MUTUAL CASUALTY CO	\$355,367	1.29	\$300,399	\$35,752	\$533,180	177.49
TRANSCONTINENTAL INSURANCE COMPANY	\$322,915	1.17	\$287,505	\$20,000	-\$550,460	-191.46
INDIANA LUMBERMENS MUTUAL INS CO	\$272,207	0.99	\$304,569	\$77,433	\$102,797	33.75
AMERICAN ZURICH INSURANCE COMPANY	\$265,040	0.96	\$283,660	\$1,331	\$6,376	2.25
SENTRY INSURANCE A MUTUAL COMPANY	\$247,596	0.90	\$250,629	\$53,529	\$180,782	72.13
AMERICAN STATES INSURANCE COMPANY	\$244,800	0.89	\$245,886	\$1,096,988	\$418,868	170.35
WESTCHESTER FIRE INSURANCE COMPANY	\$231,114	0.84	\$553,363	\$5,507	-\$1,356,324	-245.11
OLD REPUBLIC INSURANCE COMPANY	\$228,309	0.83	\$259,027	\$15,000	\$109,763	42.38
SECURA INSURANCE A MUTUAL COMPANY	\$208,574	0.75	\$177,203	\$0	\$0	0.00
GRINNELL MUTUAL REINSURANCE COMPANY	\$204,658	0.74	\$199,865	\$12,676	\$17,970	8.99
HARTFORD FIRE INSURANCE COMPANY	\$203,504	0.74	\$197,250	\$139,655	-\$942,339	-477.74
SHELTER MUTUAL INSURANCE CO	\$192,775	0.70	\$200,663	\$20,118	-\$9,860	-4.91
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$186,472	0.67	\$175,080	\$15,151	-\$104,625	-59.76
JOHN DEERE INSURANCE COMPANY	\$175,303	0.63	\$181,243	\$30,200	-\$96,249	-53.10
AMERICAN AUTOMOBILE INSURANCE CO	\$168,919	0.61	\$109,591	\$351	-\$1,050,703	-958.75
PACIFIC EMPLOYERS INSURANCE COMPANY	\$163,595	0.59	\$104,827	\$0	\$19,089	18.21
EMPLOYERS MUTUAL CASUALTY COMPANY	\$160,523	0.58	\$153,677	\$66,186	\$25,132	16.35
MILLERS MUTUAL INSURANCE ASSOCIATION	\$134,607	0.49	\$137,731	\$30,107	\$44,246	32.12
UNITED STATES FIRE INSURANCE CO	\$134,033	0.49	\$208,998	\$4,495	\$35,989	17.22
WAUSAU BUSINESS INSURANCE COMPANY	\$128,076	0.46	\$168,821	\$127,989	\$232,150	137.51
UNITED STATES FIDELITY & GUARANTY CO	\$123,068	0.45	\$94,595	\$13,750	\$261,597	276.54
AMERICAN MOTORISTS INSURANCE CO	\$120,853	0.44	\$122,831	\$62,090	\$13,926	11.34
VANGUARD INSURANCE COMPANY	\$115,517	0.42	\$115,517	\$0	\$111,333	96.38
AMCO INSURANCE COMPANY	\$109,771	0.40	\$104,436	\$62,164	\$174,982	167.55
LIBERTY MUTUAL INSURANCE COMPANY	\$101,043	0.37	\$103,650	\$309,779	-\$475,666	-458.92

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1998**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNDERWRITERS INSURANCE COMPANY	\$100,138	0.36	\$131,769	\$0	\$18,777	14.25
NATIONWIDE MUTUAL INSURANCE COMPANY	\$99,543	0.36	\$93,384	\$0	-\$33,264	-35.62
HARTFORD CASUALTY INS CO	\$93,120	0.34	\$87,835	\$0	\$32,459	36.95
ALLSTATE INSURANCE COMPANY	\$88,043	0.32	\$77,617	\$14,000	\$729,166	939.44
UNITED SECURITY INSURANCE COMPANY	\$86,521	0.31	\$76,076	\$0	\$14,239	18.72
FIREMANS FUND INS CO OF WISCONSIN	\$85,708	0.31	\$86,742	\$0	-\$4,058,234	-4678.51
RLI INSURANCE COMPANY	\$85,556	0.31	\$47,564	\$0	-\$19,246	-40.46
GENESIS INSURANCE COMPANY	\$82,884	0.30	\$69,563	\$106	\$5,005	7.19
FIREMANS FUND INSURANCE COMPANY	\$82,737	0.30	\$121,770	-\$159,198	\$14,529,244	11931.71
AMERICAN MANUFACTURERS MUTUAL INS CO	\$82,720	0.30	\$102,365	-\$260	-\$55,924	-54.63
HAWKEYE SECURITY INSURANCE COMPANY	\$82,025	0.30	\$88,759	-\$250	-\$46,706	-52.62
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$80,563	0.29	\$75,125	\$0	-\$124,107	-165.20
WAUSAU UNDERWRITERS INS CO	\$78,680	0.28	\$66,126	\$6,173	\$126,427	191.19
PENNSYLVANIA GENERAL INSURANCE CO	\$72,342	0.26	\$38,500	\$0	\$4,535	11.78
GENERAL ACCIDENT INS CO OF AMERICA	\$72,212	0.26	\$36,458	\$1,141	-\$5,808	-15.93
ST PAUL GUARDIAN INSURANCE COMPANY	\$69,872	0.25	\$42,492	\$0	\$7,624	17.94
SUMITOMO MARINE & FIRE INS CO LTD	\$60,000	0.22	\$25,153	\$0	\$1,721	6.84
COLUMBIA MUTUAL INSURANCE CO	\$58,505	0.21	\$62,338	\$0	\$1,000	1.60
STATE AUTOMOBILE MUTUAL INS CO	\$55,887	0.20	\$26,890	\$2,326	\$2,326	8.65
VALLEY FORGE INSURANCE COMPANY	\$51,766	0.19	\$66,315	\$0	-\$313,498	-472.74
LEGION INSURANCE COMPANY	\$50,838	0.18	\$50,740	\$0	\$20,769	40.93
AMERICAN INTERNATIONAL SOUTH INS CO	\$50,000	0.18	\$25,000	\$0	-\$131,107	-524.43
AMERICAN FIRE & CASUALTY COMPANY	\$48,369	0.18	\$22,608	\$90,492	-\$42,279	-187.01
COMMERCE AND INDUSTRY INSURANCE CO	\$47,655	0.17	\$57,581	\$17,324	-\$28,688	-49.82
WEST AMERICAN INSURANCE COMPANY	\$46,990	0.17	\$17,361	\$1,557	\$2,839	16.35
AMERICAN INSURANCE COMPANY THE	\$45,105	0.16	\$54,352	\$50,500	-\$782,961	-1440.54
CIGNA INSURANCE COMPANY	\$44,773	0.16	\$63,386	\$0	-\$83,220	-131.29
GRAIN DEALERS MUTUAL INSURANCE CO	\$44,720	0.16	\$58,957	\$0	-\$13,675	-23.19
NORTH RIVER INSURANCE COMPANY THE	\$44,474	0.16	\$39,272	\$0	-\$105,789	-269.38
MUTUAL SERVICE CASUALTY INSURANCE CO	\$42,262	0.15	\$40,430	\$11,055	\$9,119	22.56
FARMERS INSURANCE EXCHANGE	\$35,511	0.13	\$41,266	\$0	\$25,559	61.94
MINNESOTA FIRE AND CASUALTY COMPANY	\$35,448	0.13	\$37,190	\$0	\$0	0.00
CAPITOL INDEMNITY CORPORATION	\$34,567	0.13	\$39,248	\$0	\$0	0.00
CITIZENS SECURITY MUTUAL INS CO	\$33,117	0.12	\$38,211	\$436	\$2,592	6.78
GENERAL CASUALTY CO OF WISCONSIN	\$31,953	0.12	\$27,844	\$0	-\$698	-2.51
AMERICAN FAMILY MUTUAL INS CO	\$30,425	0.11	\$34,946	\$0	\$1,141	3.27
PENN AMERICA INS CO	\$28,413	0.10	\$34,028	\$0	\$7,888	23.18
MICHIGAN MUTUAL INSURANCE COMPANY	\$26,854	0.10	\$30,544	\$2,000	-\$399,577	-1308.20
FARMERS ALLIANCE MUTUAL INS CO	\$25,936	0.09	\$31,443	\$0	-\$10,000	-31.80
VIGILANT INSURANCE COMPANY	\$23,661	0.09	\$13,916	\$4,527	-\$18,973	-136.34
REGENT INSURANCE COMPANY	\$22,424	0.08	\$19,261	\$0	-\$33,621	-174.55
SURETY BONDING COMPANY OF AMERICA	\$22,350	0.08	\$18,372	\$0	\$4,018	21.87
FIRST SPECIALTY INSURANCE CORPORATION	\$20,250	0.07	\$21,708	\$0	\$7,013	32.31
PHOENIX INSURANCE COMPANY THE	\$20,187	0.07	\$24,356	\$3,528	\$11,480	47.13
ATHENA ASSURANCE COMPANY	\$18,829	0.07	\$34,864	\$0	\$26,373	75.65
OHIO CASUALTY INSURANCE COMPANY	\$17,521	0.06	\$5,445	\$0	\$553	10.16
GENERAL INSURANCE CO OF AMERICA	\$15,605	0.06	\$9,277	\$0	\$929	10.01
NATIONAL AMERICAN INSURANCE COMPANY	\$14,154	0.05	\$10,985	\$0	\$1,380	12.56
AMERICAN ECONOMY INSURANCE COMPANY	\$14,006	0.05	\$13,146	\$0	\$27,790	211.40
SAFECO INSURANCE CO OF AMERICA	\$12,860	0.05	\$18,983	\$0	-\$7,776	-40.96
GLOBE INDEMNITY COMPANY	\$12,836	0.05	\$7,118	\$0	-\$7,670	-107.75
LUMBERMENS UNDERWRITING ALLIANCE	\$12,800	0.05	\$1,829	\$0	\$0	0.00
NORTHWESTERN NATIONAL CASUALTY CO	\$12,745	0.05	\$18,794	\$738	-\$3,462	-18.42
MID-CONTINENT CASUALTY COMPANY	\$12,246	0.04	\$10,036	\$0	\$0	0.00
FARMERS AND MERCHANTS INSURANCE CO	\$10,550	0.04	\$10,473	\$0	\$9,051	86.42

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1998**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
SECURITY NATIONAL INSURANCE COMPANY	\$10,499	0.04	\$12,933	\$0	\$55	0.43
TRAVELERS INDEMNITY CO OF AMERICA	\$10,253	0.04	\$125,174	\$561,866	\$1,006,349	803.96
FRONTIER INSURANCE COMPANY	\$10,040	0.04	\$9,323	\$0	\$10,091	108.24
ROYAL INDEMNITY COMPANY	\$9,699	0.04	\$36,008	\$0	-\$168,048	-466.70
AMERICAN CASUALTY CO OF READING PA	\$9,281	0.03	\$11,885	\$129,569	\$15,901	133.79
TRUCK INSURANCE EXCHANGE	\$9,275	0.03	\$13,231	-\$161	-\$4,294	-32.45
COMMERCIAL UNION INSURANCE COMPANY	\$9,254	0.03	\$13,013	\$0	\$1,668,281	12820.11
CONTINENTAL INSURANCE COMPANY THE	\$9,114	0.03	\$3,686	\$125,652	\$114,426	3104.34
AMERISURE INSURANCE COMPANY	\$8,587	0.03	\$8,981	\$0	-\$5,455	-60.74
HARTFORD ACCIDENT & INDEMNITY CO	\$8,527	0.03	\$8,527	\$55,238	-\$52,023	-610.10
NORTHBROOK PROPERTY & CASUALTY INS CO	\$7,888	0.03	\$1,617	\$0	-\$39,924	-2469.02
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$7,623	0.03	\$26,125	\$0	-\$8,351	-31.97
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$7,496	0.03	\$6,009	\$0	\$0	0.00
BITUMINOUS CASUALTY CORPORATION	\$7,421	0.03	\$10,256	\$0	-\$8,900	-86.78
AMERICAN FIRE AND INDEMNITY COMPANY	\$5,124	0.02	\$3,080	\$0	\$0	0.00
TRI STATE INSURANCE CO OF MINNESOTA	\$5,116	0.02	\$4,002	\$0	\$0	0.00
EMPIRE FIRE AND MARINE INSURANCE CO	\$5,109	0.02	\$5,109	\$0	\$28	0.55
HARTFORD INSURANCE CO OF MIDWEST THE	\$5,033	0.02	\$5,033	\$0	\$2,670	53.05
CENTENNIAL INSURANCE COMPANY	\$3,904	0.01	\$3,228	\$0	\$1,692	52.42
AMERICAN GUARANTEE & LIABILITY INS CO	\$3,460	0.01	-\$2,828	\$0	-\$6,143	217.22
OAK RIVER INSURANCE COMPANY	\$2,690	0.01	\$1,840	\$0	-\$176	-9.57
AMERICAN AND FOREIGN INSURANCE CO	\$2,564	0.01	\$2,092	\$0	-\$131,610	-6291.11
UNITED PACIFIC INSURANCE COMPANY	\$2,356	0.01	\$2,104	\$0	-\$16,753	-796.25
NN INSURANCE COMPANY	\$2,301	0.01	\$1,416	\$0	-\$300	-21.19
FIDELITY & GUARANTY INS UNDERWRITERS	\$2,282	0.01	\$2,597	\$0	-\$5,945	-228.92
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$2,239	0.01	\$2,910	\$0	-\$1,165	-40.03
CIGNA PROPERTY & CASUALTY INS CO	\$2,118	0.01	\$1,498	\$0	-\$965	-64.42
TRI STATE INSURANCE COMPANY	\$1,937	0.01	\$2,454	\$0	\$2,642	107.66
JEFFERSON INSURANCE CO OF NEW YORK	\$1,785	0.01	\$2,752	\$2,500	-\$18,738	-680.89
LITITZ MUTUAL INSURANCE COMPANY	\$1,693	0.01	\$1,723	\$0	\$0	0.00
NATIONAL FIRE INS CO OF HARTFORD	\$1,620	0.01	\$1,576	-\$62,968	-\$64,258	-4077.28
NATIONAL INDEMNITY COMPANY	\$1,537	0.01	\$1,747	\$0	-\$9,103	-521.06
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,507	0.01	\$1,117	\$0	\$4,047	362.31
NORTHBROOK INDEMNITY CO	\$1,447	0.01	\$1,447	\$0	-\$7,392	-510.85
HANOVER INSURANCE COMPANY THE	\$1,389	0.01	\$4,164	\$0	\$0	0.00
GENERAL STAR NATIONAL INS CO	\$1,322	0.00	\$1,318	\$0	\$0	0.00
AMERICAN INDEMNITY COMPANY	\$1,154	0.00	\$563	\$0	\$0	0.00
MID CENTURY INSURANCE COMPANY	\$1,044	0.00	\$1,044	\$91	\$635	60.82
NORTHBROOK NATIONAL INS CO	\$1,034	0.00	\$1,894	\$0	-\$26,287	-1387.91
MASSACHUSETTS BAY INS CO	\$1,025	0.00	\$720	\$667	\$667	92.64
NATIONWIDE PROPERTY & CASUALTY INS CO	\$968	0.00	\$968	\$52,500	\$2,143	221.38
POTOMAC INSURANCE CO OF ILLINOIS	\$886	0.00	\$1,051	\$0	-\$197	-18.74
NONPROFITS INS ASSN AN INTERINS EXCH	\$756	0.00	\$770	\$0	\$461	59.87
NORTH AMERICAN SPECIALTY INS CO	\$724	0.00	\$2,016	\$78,500	-\$131,431	-6519.39
FIDELITY AND GUARANTY INSURANCE COMPANY	\$497	0.00	\$254	\$0	-\$24,394	-9603.94
TRAVELERS CASUALTY AND SURETY CO OF IL	\$469	0.00	\$842	\$0	\$477,509	56711.28
NORTHLAND INSURANCE COMPANY	\$387	0.00	\$732	\$0	-\$200	-27.32
BROTHERHOOD MUTUAL INSURANCE CO	\$306	0.00	\$360	\$0	\$0	0.00
GREAT AMERICAN INSURANCE COMPANY	\$231	0.00	\$325	\$0	\$72,264	22235.08
FIRST NATIONAL INS CO OF AMERICA	\$131	0.00	\$119	\$0	-\$17	-14.29
UTICA MUTUAL INSURANCE COMPANY	\$100	0.00	\$100	\$0	\$2,000	2000.00
NEW HAMPSHIRE INSURANCE COMPANY	\$97	0.00	\$64	\$15,000	-\$87,776	-137150.00
GULF INSURANCE COMPANY	\$74	0.00	\$27	\$0	\$0	0.00

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1998**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
SAVERS PROPERTY & CASUALTY INS CO	\$58	0.00	\$25	\$0	\$5	20.00
SAFEGUARD INSURANCE COMPANY	\$48	0.00	\$132	\$0	\$150	113.64
RISCORP NATIONAL INSURANCE COMPANY	\$0	0.00	\$0	\$33,125	\$33,125	N/A
MICHIGAN MILLERS MUTUAL INS CO	\$0	0.00	\$0	\$0	-\$15,000	N/A
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$0	0.00	-\$1	\$0	\$2	-200.00
STAR INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$87	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00	\$0	\$0	-\$4,747	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00	\$0	\$60,000	\$76,636	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00	\$0	\$0	\$31	N/A
NORTHERN INSURANCE CO OF NEW YORK	\$0	0.00	\$0	\$0	-\$3,524	N/A
AMERICAN HOME ASSURANCE COMPANY	\$0	0.00	\$23,085	\$0	-\$81,457	-352.86
AIU INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$491	N/A
INSURANCE CO OF THE STATE OF PA	\$0	0.00	\$0	\$0	-\$13,071	N/A
AMERICAN ALTERNATIVE INS CORP	\$0	0.00	\$0	\$0	-\$54	N/A
ARGONAUT INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$43	N/A
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$6,133	N/A
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$142	N/A
AMERICAN EMPLOYERS INSURANCE CO	\$0	0.00	\$86	\$0	\$22,144	25748.84
CIGNA FIRE UNDERWRITERS INS CO	\$0	0.00	\$27	\$0	\$0	0.00
CENTURY INDEMNITY COMPANY	\$0	0.00	\$0	\$6,250	\$2,874,989	N/A
COUNTRY MUTUAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$350	N/A
INTERNATIONAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$163,352	N/A
CASUALTY RECIPROCAL EXCHANGE	\$0	0.00	\$0	\$0	\$223	N/A
COREGIS INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$14,957	N/A
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	\$1,662	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00	\$0	\$0	-\$20,444	N/A
AMERICAN NATIONAL FIRE INSURANCE CO	\$0	0.00	\$0	\$0	-\$2,443	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00	\$4,266	\$0	-\$430	-10.08
MILLERS MUTUAL FIRE INSURANCE CO THE	\$0	0.00	\$3,291	\$0	\$55	1.67
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00	\$0	\$12,500	-\$51,516	N/A
GRANITE STATE INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$167	N/A
ILLINOIS NATIONAL INSURANCE COMPANY	\$0	0.00	\$9,704	\$22,500	-\$86,351	-889.85
WESTFIELD INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$27	N/A
PROVIDENCE WASHINGTON INSURANCE CO	\$0	0.00	\$0	\$0	\$889	N/A
TIG PREMIER INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$248	N/A
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$9	N/A
VALIANT INS CO	\$0	0.00	\$0	\$0	-\$175	N/A
ZURICH AMERICAN INS CO OF IL	\$0	0.00	\$0	\$0	\$1,413	N/A
LM INSURANCE CORPORATION	\$0	0.00	\$11	\$0	\$6	54.55
TRAVELERS CASUALTY COMPANY OF CT	\$0	0.00	\$0	\$6,750	-\$111,999	N/A
REPUBLIC INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$1,690	N/A
MARKEL INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$928	N/A
RELiance NATIONAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$14,726	N/A
STATEWIDE INSURANCE COMPANY	\$0	0.00	\$21	\$0	-\$118	-561.90
FARMINGTON CASUALTY COMPANY	\$0	0.00	\$0	\$0	-\$3,201	N/A
COLORADO CASUALTY INSURANCE COMPANY	\$0	0.00	\$541	\$0	\$0	0.00
NORTHFIELD INSURANCE COMPANY	-\$91	0.00	-\$70	\$0	-\$29	41.43
MARYLAND CASUALTY COMPANY	-\$143	0.00	-\$18	\$0	-\$5,259	29216.67

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1998**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AXA GLOBAL RISKS US INSURANCE CO	-\$229	0.00	\$11,476	\$0	\$0	0.00
PACIFIC INDEMNITY COMPANY	-\$340	0.00	\$174	\$0	\$15	8.62
AMERICAN ALLIANCE INSURANCE COMPANY	-\$867	0.00	-\$31,055	\$0	-\$94,541	304.43
TRAVELERS CASUALTY AND SURETY CO OF AMERIC.	-\$1,273	0.00	\$5,088	\$0	-\$12,725	-250.10
GAN NATIONAL INSURANCE COMPANY	-\$1,886	-0.01	\$1,230	\$0	\$4,228	343.74
TRAVELERS CASUALTY AND SURETY CO	-\$2,185	-0.01	\$10,460	\$187,250	-\$627,072	-5994.95
CHARTER OAK FIRE INSURANCE CO THE	-\$2,444	-0.01	\$38,538	\$22,232	-\$23,485	-60.94
ST PAUL INSURANCE CO OF ILLINOIS THE	-\$3,600	-0.01	-\$1,538	\$0	-\$4,576	297.53
YASUDA FIRE & MARINE INS CO OF AMER TH	-\$41,097	-0.15	-\$30,904	\$0	-\$47,244	152.87
TOTAL	\$27,628,793	100.00	\$30,822,989	\$13,711,638	\$25,854,925	83.88

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